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Influence of online shopping e-service quality on consumers' perceptions and behavior

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Chapter 1

1.1 Introduction

World development indicators report that in 2010 the world economy increased 4.2 percent, a quick rebound from 2.3 percent in 2009 and well above the annual average of 2.9 percent since 2000. Indicators reveal that a proficient service sector plays a fundamental role in the economic growth. Furthermore, services represent more than two thirds of the World Gross Domestic Product (GDP) (World Bank, 2012). Reports indicate that during 2010, lower middle-income economies increased 6.9 percent and low-income economies 5.9 percent; meanwhile, high-income economies, which account for 68 percent of the world's GDP, increased 3.1 percent. Thus, this has been identified that developing economies grew faster over the last decade than in the previous two years and faster than high-income economies. According to the World Bank research, Mexico is amongst the economies catalogued as low and middle-income (World Bank, 2012). Mexico presented a GDP increment of 5.4 percent during 2010, which indicated an important progress since its average annual growth was 2.1 percent from 2000 to 2010. Regarding the service sector in Mexico, the average annual growth was 2.5 percent from 2000 to 2010. Moreover, the service sector in Mexico accounted for 62 percent of the GDP during 2010 (World Bank, 2012).

There is a fast growing activity in commerce and service investment. The unique and specific service features such as intangibility, inseparability, variability, and perishability clearly differentiate services from goods (Regan, 1963; Zeithaml, 1981). Based on those natural service features, services are enclosed in a classification of search, experience, and credence services (Nelson, 1970; Darby and Karni, 1973). Service features are significant when they are used under the appropriate circumstances, conditions and stages in which they apply (Edvardsson, Gustafsson, and Roos, 2005). Those conditions arise during the development of the stages of the service provision proposed by Moeller (2010) in which, he recognized the three stages of the service provision, including, facilities, transformation, and usage, based on the integration of consumers' resources into the company's service process.

High quality services impact production costs and, therefore, company competitiveness and the degree of integration into global markets. Quality is described as "the single most important force

leading to the economic growth of companies in international markets" (Feigenbaum, 1982). Therefore, the most highly researched area of the service marketing field is service quality (SQ) (Fisk, Brown and Bitner, 1993), which has been the dominant focus of scholars and practitioners. Ekinci, Riley, and Fife-Schaw (1998) defined SQ as the gap amongst consumer expectations and perceptions. Thus, the two variables to ascertain service quality are expected service quality and perceived service quality. Expectations are attributed to the service itself, the context, and characteristics of the consumer (Oliver, 1980); what consumers expect from a service, is as varied as their education, culture, values, and experience, amongst others (Davidow and Uttal, 1988).

Services are heterogeneous, thus, consumer expectations and perceptions may be swayed by the ultimate lack of homogeneity. Desired service is separated from adequate service by a zone of tolerance, and it represents the extent to which a consumer identifies and is prepared to accept heterogeneity during the service provision process. The tolerance zone expands and contracts, denoting the difference between desired service and adequate service (Zeithaml, Berry, and Parasuraman, 1993), and also consumers' tolerance zones may vary (i.e. bigger or smaller) depending on the related dimension (Walker, and Baker, 2000). Previous studies indicate that perceived performance, in fact, does impact perceived SQ (Haistead, Hartman, and Schmidt, 1994). Service consumers have distinct perceptions regarding what SQ represents for them, and those perceptions are influenced by factors such as: culture, environment, context, situational factors, personality traits, socioeconomic level, service attributes, and social responsibility (McCallum and Harrison, 1985).

The importance of explaining the consumers' perceptions on the quality of a service provided the need of framing models that measure service quality emerging around the North American and the Nordic European school of thought. Services, nowadays, are offered in a different way, that is, in the virtual realm. The virtual world is ruling commerce worldwide and more services are now being distributed online. Internet has changed the way commerce is performed between vendors and buyers. Electronic commerce (e-commerce) is transforming companies' business dynamics and driving them toward reframing consumer service supply (Voss, 2003).

Throughout Internet use, companies develop web services to cut costs and generate value-added services for their consumers (Santos, 2003; Walsh and Godfrey, 2000), who not only make use of cyberspace to obtain quality in information, but also look for quality in transactions (Parasuraman

and Zinkhan, 2002). During 2012, e-commerce in Mexico generated US$6.4 billion and US$9.2 billion in 2013, accounting for a 42 percent increase (AMIPCI, 2014). Thus, e-commerce has shown a fundamental role in the growing economy in Mexico (Palacios, 2001).

The e-commerce market place embraces companies that are only operating on the Web and those operating traditionally that are exploiting the Web as a supplementary channel. Electronic services (e-services) are outlined as services provided via communication technology (Fassnacht and Koese, 2006) where online consumers, normally interact with companies throughout a suitable user interface that allows consumers, for themselves, to originate the required operation in order to get the desired benefits (Semeijn, van Riel, van Birgelen, and Streukens, 2005). Most e-services that initiate online are by some mean concluded physically offline. Research studies prove that offline quality is as significant in defining total consumer satisfaction as online quality (Semeijn et al., 2005). However, those studies lack a holistic examination of the complete purchase experience without taking into consideration what is happening in each stage of the e-service delivery process and its resulting outcomes. Such holistic approach of research in e-services offered in Mexico would contribute more to describe what is happening with virtually-operating Mexican companies that are not successful enough in the e-commerce market.

Electronic service quality (e-SQ) is defined as the degree with which an electronic service is able to effectively and efficiently fulfill relevant consumer needs (Fassnacht and Koese, 2006). Perceived service quality in an e-commerce scenario is described as the global judgment that a consumer exposes of the excellence and quality of a service used electronically, in which face-to-face interactions are practically null (Kassim and Asiah Abdullah, 2010). Consumers use different criteria when evaluate quality in services, generating multi dimensions implicated in the assessment of e-sq. Further, Mexican e-consumer behavior has not been explored enough to robustly support the most important attributes that Mexican e-consumers assess in offered electronic services.

E-service quality models are elemental to the measurement of e-service quality and, therefore, consumer behavior. Several attempts to model service quality are proposed in the literature; however, the elaboration of any instrument to measure e-service quality requires the consideration of the specific type of service, which is assessed (Tan, Xie, and Li, 2003; Francis, 2007). The latter implies that it is not possible to find generalizations through the limited research

that has been conducted in Latin America, especially in Mexico. Therefore, research in the Mexican electronic market must be promoted in multiple kinds of services offered through the Internet, which would help companies to clearly understand the quality attributes that they must tend to when offering online services in Mexico.

E-satisfaction reflects the extent to which expectations are reached by an online service and reveals a transaction-specific feeling of a consumer, accompanied of a short-term affective response to the experience with the company and its website (Palvia, 2009). Satisfaction is associated with important consumer attitudes and post purchase behaviors, amongst them are frequency of service usage, positive word-of-mouth communication, re-purchasing intentions, service company provider recognition, recommendation, and consumer loyalty (Yang et al., 2004; Vazquez-Carrasco and Foxall, 2006). Meanwhile, dissatisfaction is considered as the antecedent of a complaining behavior and negative word-of-mouth communication (Tax, Brown, and Chandrashekaran, 1998). Within the e-commerce context, there is a lack of full understanding of online consumer behavior (Yang et al., 2003), which is imperative to understand because of its consequential impact on market success (Straub and Watson, 2001). Companies offering e-services without knowing consumer satisfiers could cause frustrated and unsatisfied consumers which, in turn, barely return to purchase an inefficient e-service. Research on Mexican consumer behavior in the field of e-services will contribute to give and actual picture of what are the most important satisfiers for consumers, what they are mainly looking for when acquiring services, how they express their satisfaction and dissatisfaction and how this impacts their future behavior. Knowing the antecedents for e-consumer satisfaction is imperative for the success of companies in the electronic Mexican market.

Online transactions carry some degree of uncertainty and risk because service providers are less trustworthy than traditional service suppliers (Gefen, Karahanna, and Straub, 2003). Perceptions of uncertainty bring about risk perceptions which denote the consumer's own subjective chance of experiencing a loss (Chiles and McMackin, 1996). Pavlou (2003) indicates that risk perceptions influence consumers in a negative way for the adoption of e-commerce. However, perceived uncertainty and risk of making electronic transactions can be reduced throughout trust (Gefen, 2000). Many Mexican consumers are still not adopting Internet as a way of purchasing services; therefore, studies that contribute to understanding what factors represent risks for consumers when purchasing online, will help companies develop features that promote trust and

comfort, and assure e-consumers when purchasing their services. As a result, this will encourage the adoption of online service consumption.

Overall consumer satisfaction has a high positive impact on loyalty (Semeijn et al., 2005); however, there are more antecedents to drive consumer loyalty, such as, switching barriers, corporate image, switching price, price perception, and consumer value (Gan, Cohen, Clemes, and Chong, 2006). Additionally, the service value to achieve social integration and the service value to get a peaceful life are related with loyalty (Lages and Fernandes, 2005). Consumer loyalty in an electronic environment is considered a crucial asset for online companies due to the elevated cost to bring in new consumers and the difficulty in retaining them (Gefen, 2002).

E-loyal consumers increase online companies' profits through long-time consumer commitment and diminished costs of gaining new consumers; moreover, they refer new consumers to the online company, which represents a source of profit for e-companies (Reichheld and Schefter, 2000). E-loyal consumers can often be tended to with less operating costs, even though they also tend to buy more than a recently acquired purchaser (van Riel et al., 2001). E-satisfaction and e-trust exert positive influence on e-loyalty (Kim, Jin, and Swinney, 2009). Thus, there is a path to uncover e-satisfaction and e-trust antecedents of the Mexican market, to know how they impact in the creation of e-loyal consumers and which are considered barriers to companies positioning in the e-commerce. Therefore, if electronic Mexican companies find the dimensions that their offered services must have in order to create trust and satisfied consumers, they will probably build, with every potential consumer visit, a new potential loyal consumer.

A firm's reputation impacts the expectations of a consumer regarding the offered quality (Shapiro and Moriarty, 1982), and also in how consumers perceive a company's product and/or service in comparison to those offered by direct competitors (Fombrun and Shanley, 1990), which in turn leads to a certain consumer behavior. Corporate reputation is constructed throughout the interplay of numerous messages arising from official and unofficial sources (Gotsi and Wilson, 2001), and is highly affected by how consumers perceive and react to companies' actions and words. There is a high positive relationship between the perception of service quality and consumers' disposition to recommend the firm (Parasuraman et al., 1994). Consumers with higher perceived risk tend to participate in conversations about the service in question and are involved in word-of-mouth discussions in order to minimize uncertainty in the purchase (Midgley, 1983). A reason

why consumers rely in higher degree of word-of-mouth is because they perceive it to be more reliable and less biased (Zeithaml, 1981). Therefore, word-of-mouth communication influences in the formation of service expectations.

The upsurge of e-commerce in the world has brought radical changes in the Mexican economy leading business owners to restate the way they perform businesses in a new globalized economy driven by innovation and technology. Company owners in Mexico establish their business strategies considering the implementation of new technologies into their companies such as the establishment of a website (Jones and Tullous, 2000). They are aware that this represents to the company the opportunity to achieve potential business expansion, as companies that set up a website contribute to e-commerce growth (Palacios, 2001).

1.2 Significance of the study

The application of novel technologies and their effect across the stages of service consumption is a significant area for research. Services are gradually spreading throughout the virtual world, governing it. Most of the traditional services are extending their operations into the electronic market, others, are born with the Web; many others are completely migrating toward it disappearing from the brick and mortar businesses. This innovative system of e-commerce is projected to grow rapidly. Mexico, cataloged as an emerging market, is not the exception and e-commerce is increasing; however, few studies have been performed in this country regarding consumers' adoption and perceptions of e-commerce. The Internet has triggered diverse changes in consumers' expectations; in the past, the personal aspects in service encounters were extremely important when acquiring a service, nowadays, true interactivity is almost null as the virtual world has been displacing this interaction through the use of a user interface, which tries to standardize the service delivery for consumers. The growth of novel technologies raises certain questions about their acceptance.

Internet also changed consumers' role from being merely service receptors to becoming dynamically implicated during the production and delivery of a service (Xue and Harker 2002). Consequently, e-consumers are required to deal with a different system of customer service where there is no chance for real-time corrections to the offered service and where replies may be slow (Goetzinger, Kun Park, and Widdows, 2006). Electronic consumers also face problems related to payment alternatives, delivery issues, distinct return policies, security issues, privacy

concerns, and website information quality and technical performance (Holloway and Beatty, 2003); hence, such modern consumers' roles in electronic services require investigation.

Consumers purchase and consume a service first and, afterwards, they tend to assess and learn from their experience (Young, 1981). In this way, consumers become more and more demanding, and less willing to tolerate a poor service performance. If service fails, negative effects impact the firm including lowered reputation amongst consumers, loss of time and money, the decline of consumer trust, and a negative word-of-mouth that may influence purchase decision-making. Consumers' assessments of e-services vary from those of traditional offline services, hence, it is mandatory to better understand how e-consumers assess e-services in order to develop and test new models, and how their assessments impact their perceptions of the overall service quality offered by electronic firms.

Price does not rule the Web (Reichheld and Schefter, 2000) but better quality, which represents an important source of competitive advantage for electronic services' suppliers (Fassnacht and Koese, 2006), does have a significant impact. Service companies are aware that quality superiority offers important strategic advantages such as brand loyalty which represents a positive impact on the firm. A superior level of e-SQ contributes to reach the principal goals of a company, which is why e-service quality is recognized as one of the fundamental factors to determine firms' success. Therefore, consumer focused theories of e-SQ need to be developed and refined.

There is scarce research of the antecedents and consequences of e-SQ, few studies consider directly how consumers value e-service quality, and limited research offer in-depth, systematic research into online shopping convenience dimensions and the specific components of each dimension (Beauchamp and Ponder, 2010). Most of the existent scales proposed for e-SQ have been developed within a specific geographical context (predominantly the United States of America). According to Barrutia and Gilsanz (2009), theories constructed in a particular geographical context should require verification and validation in others' research performed in distinctive contexts and cultures. Because scales for measuring e-SQ vary in different contexts, just as the benefits demanded from an e-service also depend on the context. As such, it is important to explore Mexican traits in the perception and adoption of e-services.

1.3 Research problem

In 1995, researchers (Mahmood, Gemoets, and Gosler) informed that Mexico was part of the twenty countries with the highest index of computer usage, besides being the second country in Latin America with the largest the IT market (Tigre, 1991). Electronic commerce (e-commerce) has changed the way organizations do business (Fernández, 2012). Companies in Mexico are rethinking their business strategy in this new environment, the e-commerce. According to the AMIPCI (Asociación Mexicana de Internet) (2014), from 2012 to 2013 the number of users with Internet access increased in 13 percent, being the greatest historical increment in Mexico. The outmost concentration of Internet use and e-commerce activity occurs in Mexico City metropolitan region constituted by the Federal District and Mexico State (Cruz González, 2000). Moreover, during 2012 e-commerce in Mexico generated US$6.4 billion and US$9.2 billion in 2013, accounting for a 42 percent increase (AMIPCI, 2014). Thus, e-commerce has shown a fundamental role in the growing economy in Mexico (Palacios, 2001). Although it has been predicted that e-commerce would develop at a fast pace, research shows that consumers are reluctant to buy on Internet (Lee and Turban, 2001), mainly due to privacy and security issues (Hoffman, Novak, and Peralta, 1999).

Elements such as lack of privacy and security directly influence consumer trust. Trust towards a firm is essential to the creation of brand loyalty; that is, if consumers do not trust a firm, the probability of them acquiring products and/or services from such firm decreases. The latter, consequently, has a negative impact on the firm's growth. For all intents and purposes, consumers in emerging markets are more hesitant towards online purchasing. When discussing e-services (i.e. services provided online), consumers' trust and credibility towards the firm are fundamental, especially when referring to emerging markets. Consumers in Mexico tend to distrust firms; Jones and Tullous (2000) state that Mexican consumers show a degree of anxiety when it comes to the use of online platforms to purchase products and/or services. Therefore, how do consumers' instill trust and credibility towards a firm virtually, leading to brand loyalty?

1.4 Thesis Organization

Chapter 1 includes an introduction which gives an overview of the concepts that are discussed throughout the present study, that is, services, quality and e-commerce. Further, a brief discussion on the implications of Mexican e-consumers is also addressed. The Chapter also includes the

significance of the study, why the study was held, and the research problem tackled in this research. Chapter 2 consists of the objectives of the study, the theoretical motivation that brought the research to life, and the justification of the study. The principal research questions, as well as the contributions to the existing literature are also found in Chapter 2.

An extensive review of previous literature on the subject matter is incorporated in Chapter 3. There were many concepts that had to be reviewed to fully comprehend the extent of the implications of business dynamics operating online. As such, various concepts related to services, quality, consumer behavior, satisfaction, and brand loyalty were addressed. The working hypotheses, established in accordance with the literature reviewed and a framework, developed to illustrate the relationship between the hypotheses and variables, are also included. Chapter 4 comprises the study's design; it includes the methodology, sampling, the instrument's design, validation of the pilot test, data collection, the construct of measurements, as well as the non-parametric tests implemented throughout the study.

Chapter 5 incorporates the analysis of the findings of this research. Each variable is analyzed along with their descriptive statistics, and the instrument is analyzed in detail. Further, the testing of each of the working hypotheses and results is presented and a general discussion on findings is included based on statistical data obtained from the analysis. And, Chapter 6 encompasses the managerial implications and conclusions associated with the study's findings; moreover, the results of the statistical analysis implemented throughout the study are consolidated to offer a clear panorama of the implications of this research. The Chapter also includes the limitations of the study as well as the directions for future research.

Chapter 2

This dissertation aims to explore the various factors associated with the dynamics of e-services leading to the impact on e-consumers' behavior. Furthermore, expectations and perceptions of e-consumers are analyzed in order to define the criteria and identify the dimensions used by consumers when assessing e-SQ. This study incorporates results post e-SQ perceptions such as, e-consumer intensions (repurchasing or at least revisiting the website) and behavior (word-of-mouth) (Zeithaml, Parasuraman, and Malhotra, 2002).

Study objectives

2.1 General objective

The general objective of the study is to evaluate the influence of e-services' quality provided by a firm on consumers' perceptions. Meaning that, the actual quality that consumers perceived from a service provided online may, in fact, shape their perceptions and, thus, their preferences. However, four specific objectives of the study were developed as follows.

2.2 Specific objectives

The first specific objective is to analyze the influence of consumers' perceptions of e-service quality on purchase decision-making and, the latter's impact on corporate image (O_1). That is, the extent to which e-consumers' perception of e-service quality may sway their purchase decision-making; further, the effect of a positive or negative perception of e-service quality on the firm's reputation. The second is to determine the effect of e-service quality dimensions on e-consumer behavior leading to e-consumer satisfaction and e-loyalty (O_2). That said the effect of the dimensions such as, information, security, ease of use, usefulness, interface, might have a positive or negative influence on e-consumers' behavior. It is maintained that distinct aspects of e-service quality have a differing impact on enhancing consumer word-of-mouth and e-satisfaction, which, in turn, lead to consumer e-loyalty. Therefore, the third objective is to evaluate the influence of e-consumers' perceptions of e-service quality on word-of-mouth (O_3), and the fourth, to evaluate the influence of word-of-mouth regarding e-consumers' perceptions of e-service quality on e-consumers' behavior (O_4).

2.3 Justification and theoretical motivation

The way services are offered has changed; the virtual world is ruling commerce worldwide and more services are now being distributed via Internet. Reichheld and Schefter affirmed, in 2000, that mainly for those companies whose operations are performed in an e-commerce context, loyal consumers are fundamental for their survival. E-loyalty is being explored, for a better comprehension, for knowing its antecedents and consequences. In 2002, Srinivasan, Anderson, and Ponnavolu studied the consequences that e-service quality has on the e-consumers' loyalty and stated that e-loyalty includes the commitment and positive attitude that an e-consumer takes towards the online vendor that results in a recurrent purchasing behavior.

Reichheld, Markey, and Hopton (2000), established that e-loyal consumers increase companies' profits due to: (*i*) the cost reduction of gaining new e-consumers; (*ii*) the long term e-consumers' commitment; (*iii*) the consumers' willingness to pay premium prices; (*iv*) new e-consumers referred to the company; (*v*) the consumers' consumption compared to recently acquired e-consumers; and, (*vi*) the consumers' satisfaction with less operating costs. The mentioned authors also assured that despite the fact that the cost to generate loyalty in electronic commerce is higher than that of establishing loyalty in traditional services, once the bond is formed, the companies' profit growth increases at a faster pace in the electronic context. Furthermore, Reichheld, Markey, and Hopton (2000) found that e-consumers consider trust as the principal factor when they decide to purchase from an online vendor; additionally, they proved that trust has a great impact on the formation of e-loyalty, which, in turn, has a positive impact on the companies' profit.

Theoretical motivation for the research also stems from the need to explore and test the concepts of e-service quality perception, consumer behavior, e-satisfaction, e-loyalty, and word-of-mouth, to find the relationships amongst them. In regards to consumers in emerging markets, there is paucity in previous literature in the context of e-shopping (Geyskens, Steenkamp, and Kumar, 1998), which has been mostly focused in the United States (Ba and Pavlou, 2002). Barrutia and Gilsanz observed in 2009 that the consequences of the e-SQ perceptions on consumer satisfaction, perceived value, trust, and loyalty are not explored enough. Therefore, there is lack of empirical research in the electronic service and e-service quality in Mexico. Furthermore, the entire process of e-service dynamics has yet to be evaluated from the consumer's perspective as well as the latter impacts on business growth.

2.4 Principal research questions

The emergence of e-commerce has certainly created controversy in the discussion of the creation of quality in services provided online. This has brought an overwhelming amount of definitions for the expected service quality and perceived service quality as well as the satisfaction, trust and loyalty derived from service quality. Understanding the antecedents for e-consumer satisfaction is imperative for the success of companies in the electronic Mexican market. Thus, the first research question was framed to understand what are Mexican consumers mainly looking for when acquiring services online? That is, are they seeking satisfaction from high quality services or are they merely seeking for quality in service delivery.

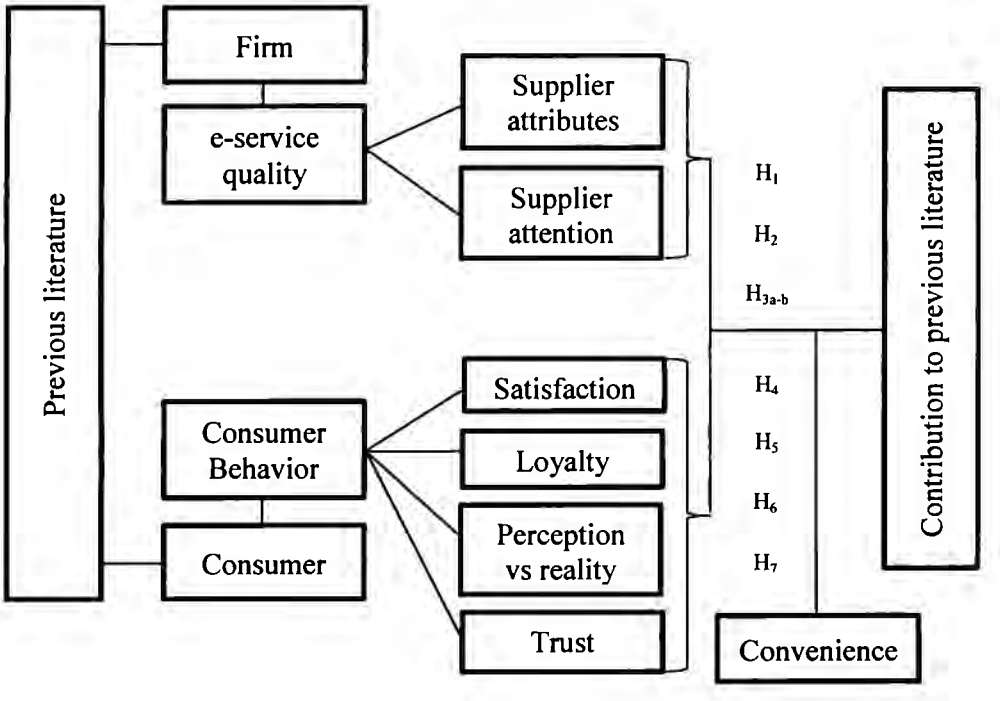
There are many differences between traditional services and e-services, the main difference being the lack of human contact. The interaction that exists between the service supplier and consumer when a service is provided is a significant part of consumer perception of service quality. Therefore, the second research question was what are the effects of consumers' e-shopping experiences? In other words is it possible to stimulate e-trust and e-loyalty in consumers that purchase services electronically? It is important for firms to understand consumer purchase decision making in order to provide satisfying outcomes for both consumers and businesses. As such, a third question arose, what role does consumer perception of service quality play in their satisfaction and, therefore, their behavior? Finally, the fourth research question was how do consumers establish brand loyalty? That is, since the service is provided online, is the loyalty based on convincement of the brand's business dynamics or solely based on convenience? Thus, there is a need to uncover e-satisfaction and e-trust antecedents and attributes of the Mexican market to know how they impact the creation of e-loyal consumers and which are considered barriers to companies positioning in the e-commerce.

2.5 Contribution to existing literature

The vast majority of previous studies have been developed in The United States and in Europe, as is clear by the principal schools of thought on the subject matter (i.e. North American and the Nordic European school of thought). Thus, developing this study in an important emerging market as Mexico, will certainly contribute to the understanding of consumer behavior in an electronic context. Figure 2.1 illustrates the contribution of this research to existing literature. Previous literature has, in general, either focused on the creation e-service quality (i.e. from the

firms' perspective) or the creation of satisfaction, trust, and loyalty (i.e. from the consumers' perspective). The present study seeks to understand both perspectives, that is, what dimensions of firms' dynamics provide quality in the services they offer, and what are the effects of consumers' perceptions of such quality on their purchase decision making, their behavior. Furthermore, this study contributes to existing literature by including an element that has not been addressed in the field of e-service quality, that is, the creation of e-loyalty based on consumers' preference for convenience rather than convincement of the brand's dynamics. That is, the consumers' tolerance for a low perception of service quality for the sake of obtaining a service conveniently. The latter ultimately has an impact on both consumer behavior and the firm.

Figure 2.1 Contributions to existing literature



Chapter 3

Literature review and hypotheses

3.1 Service

In 2002, services accounted for almost sixty seven percent of the world's total output (World Bank, 2002). Business in services is developing faster than other areas and accounts for approximately twenty percent of world trade (Stauss and Mang, 1999). In 1990, fifty percent of the total foreign direct investment stock was delegated to the service sector (Trade and Development Center, 2003). Evidently, the movement towards a service economy has been taking place in several countries (Reeves and Bednar, 1994). The service sector is becoming an increasingly critical factor in the economy's development in many countries in the world (Regan, 1963; Thuy and Hau, 2010), particularly in developing countries, generating unique opportunities for all categories of service-related companies (Malhotra, Ulgado, Agarwal, Shainesh, and Wu, 2005), recent studies show that services represent more than two thirds of the World Gross Domestic Product (GDP) (World Bank, 2012).

Developing countries profit not only from increasing their exports of services, but also from acquiring access to services that are domestically not obtainable (Braga, 1996). Therefore, as the marginal attraction of services grows faster than goods, business investments and management has been addressing the service market's evolution more (Regan, 1963). Although results indicate that there is a fast growing activity of commerce and investment in services, it is well admitted that the area is practically new regarding research and literature (Clark, Rajaratnam, and Smith, 1996; Knight, 1999). Therefore, the service revolution has led to emphasize the relevance of researching in this field (Ostrom, Bitner, Brown, Burkhard, Goul, Smith-Daniels, Demirkan and Rabinovich, 2010).

Three periods have been established in reference to the evolution of services: Crawling out, Scurrying About, and Walking Erect stage. The early history of the service discipline initiated with the Crawling out stage in 1953, in which many of the noticeable services' marketing authors started producing their work. That was the starting period of services marketing literature, which started centering on personal services (Bowen, 1986). In 1963, Regan wrote the first service-marketing article, describing a U.S. notable progress into a service revolution that, in turn, would lead to change consumer behavior; he also posited that market potentials pointed services as an

important sector for business development. Later, Judd (1964) suggested redefining services and designed a service typology. In the same manner, Rathmell (1966) offered a definition of service and stated the need to dedicate more effort for the research of the service sector.

Another contribution was made by Blois (1974) who noted the significance of a service economy in the United Kingdom and, also, stressed the insufficiency of service literature. Meanwhile, Donnelly (1976) contributed with a research of distribution channels for services, in which he proved that marketing channels for services are considerably distinctive from physical goods channels. Thus, in the 1970s, service marketing was born as a separated field, by divorcing itself from goods (Fisk, Brown, and Bitner, 1993; Shostack 1977).

A service is a deed, a performance, and an effort (Berry, 1980), essentially immaterial and can be depicted as a simultaneous action where production and consumption take place (Grönroos, 1984). Service is defined as a social action that is carried out in direct contact amongst the consumer and the service firm representatives (Normann, 1984); also, services are described as activities, fulfillments, and/or benefits that are offered for sale, although, at times, a service can be delivered in conjunction with the goods' sale (Regan, 1963). When a service is purchased, the consumer incurs in an expense; conversely, when a good is acquired, the consumer obtains an asset (Rathmell, 1966).

The most important contribution to the service marketing literature during the Crawling Out stage was, clearly, the outlining of services features (Fisk, Brown and Bitner, 1993), intangibility, inseparability, variability and perishability, which distinguish services from products. These service features cause a tough full comprehension of services (Regan, 1963; Zeithaml, 1981), which could become the cause of some complications for scholars and practitioners regarding the determination of quality in a service (Espinoza, 1999).

3.1.1 Service Features

Intangibility is the most defining feature of a service, which primarily differentiates it from a product. Physical products in a store are widely displayed for consumers to see, taste, touch, weigh, or sniff at before deciding whether or not to buy. Services are immaterial (Say, 1936) and do not have a physical existence, that is, they cannot be seen, smelled or touched (Zeithaml, 1981; Mitra, Reiss, and Capella, 1999) before choosing, although, clearly, a previous assessment based on past experience, word-of-mouth or reputation can exist. This characteristic poses a

unique challenge for marketers, as they need to attach tangible attributes to an otherwise intangible offering. Furthermore, intangibility is more complex for suppliers to demonstrate the attributes that a service possesses to the buyer (Judd, 1964; Mills and Margulies, 1980; Regan, 1963; Sasser, Olsen and Wyckoff, 1978; Shostack, 1977; Wilson, 1972), making it difficult for the consumer to make an assessment prior to the purchase.

Say (1936), who first mentioned inseparability, indicated that service production and consumption happen simultaneously, as such, the latter are perceived as inseparable (Berry, 1980). Other authors state that services are expected to be sold, then, subsequently produced and consumed within the same time frame (Regan, 1963; Berry, 1980; Sasser et al, 1978; Shostack, 1977), while goods are first produced, then sold and, afterwards, consumed. The abovementioned simultaneity implies that as a request for a service is put forth, the service must be fulfilled (Bowen and Schneider, 1988). One of services' key features is that the service resource and supplier are inseparable from its consumption and consumer; this indicates that the buyer frequently contributes in the service's production, thus, affecting the quality of the service (Zeithaml, 1981). Therefore, inseparability highlights the indispensable interaction amongst providers and consumers (Moeller, 2010).

Variability or heterogeneity refers to the difficulty in standardizing services (Edgett and Parkinson, 1993). Heterogeneity indicates that a service varies, it depends on each supplier, consumer and, even, the day the service is provided (Grönroos, 1983; Shostack, 1977; Zeithaml, Parasuraman, and Berry, 1985); meaning that, since the same employee will not always provide the service, employees' skills and moods may diverge (Zeithaml, 1981), and/or consumers' perceptions may differ from one occasion to another, the service itself varies. Companies that produce physical products, in contrast, increasingly pay special attention to ensuring consistency in quality, features, packaging and so on. As mentioned earlier, services are unique and, as such, may not be precisely repeated in spite of the defined standards (Mitra, Reiss, and Capella, 1999); however, heterogeneity has been ascribed to consumers' heterogeneous participation in a process service (Palmer and Cole, 1995); thus, it has been criticized in service literature (Lovelock and Gummesson, 2004) as not being a service feature due to numerous options of standardization (e.g. a program developed for online shopping is a standardized service). Therefore, certain aspects of services can be recognized potentially offering the opportunity for standardization, while other aspects might impede it; such aspects are, thus, heterogeneous by nature (Moeller,

2010). According to Vargo and Lusch (2004), heterogeneity is well associated with human's performance as opposed to that of machines. In regards to quality, it is difficult to monitor, control, and guarantee consistency in standards, as consumers frequently participate in the service's production process whilst they consume it (Palmer and Cole, 1995).

Perishability has usually been related with the unavailable possibility of storing services (Beaven and Scotti, 1990; Edgett and Parkinson, 1993; Kotler, 1994; Vargo and Lusch, 2004). The term was first noted by Adam Smith (1776) who stated that the result of the transformation process appears to immediately perish because what remains is the perceived utility of such process. Services, unlike physical products, are considered to be perishable; therefore, firms cannot handle inventories to manage fluctuations in demand. Unlike most physical products, perishability makes it impossible to either stock or save a service and sell it on another day (Regan, 1963; Sasser et al., 1978), neither return or resell a service once it has been used. After a service has been rendered to a requester, it is completely consumed and cannot be delivered to another consumer. Consequently, a service is considered to be a process rather than an item (Grönroos, 1983; Shostack, 1977). The most perishable component of services' capacity is time (Rust, Zahorik, and Keiningham, 1996), as if a service is not consumed in a determined period of time, it disappears; moreover, since time is a constraint, service firms frequently contemplate reducing costs or increasing flexibility (Mitra, Reiss, and Capella, 1999) to counterbalance perishability.

3.1.2 Services' classification

Based on the natural service features above mentioned (intangibility, inseparability, variability, and perishability) services have been enclosed in a classification that has been fundamental in prior theory of search that was developed by Stigler (1961). This theory states that through search, a consumer obtains information regarding vendors, prices, and quality; the identification of vendors and the detection of their prices is a fundamental activity in the search for information, unlike the search for knowledge on the quality which is, indeed, analytically more complicated. Nelson (1970) and Darby and Karni (1973) followed this search theory to distinguish three types of characteristics: search, experience and credence, and, later, according to service marketing researchers (Guiltinan, 1987; Ostrom and Iacobucci, 1995; Zeithaml, 1981), said characteristics have been adopted by practitioners and scholars, and customized to be used in the service sector to classify services as: search, experience, and credence services.

Search services encompass attributes that can be evaluated prior to purchase (Nelson, 1970). Those mentioned attributes include color, style, and price, amongst others; although services have few search qualities (Zeithaml, 1981) because they cannot be physically exhibited or displayed, therefore, those that involve high search qualities can be practically specified and assessed prior purchase (Nelson, 1974). Experience services encompass attributes that can be perceived either after purchase or sometimes during consumption (Nelson, 1970). Those mentioned attributes include taste, consumer satisfaction, and versatility, amongst others. Those services that are high in experience qualities can be evaluated after they have been consumed (Ford, Smith, and Swasy, 1990). Once a consumer has acquired a service from a certain brand, its cost and quality are merged to provide the consumer with information to further evaluate the purchase's utility (Nelson, 1974).

Credence services encompass attributes that imply that a service can roughly be evaluated; meaning, that the consumer requires highly specialized knowledge of the service to be acquired in order to evaluate its performance (Darby and Karni, 1973). For this reason a consumer of credence services has several options to choose from, but with minimal perceptible differences among them because of the high customization and the limited information concerning available alternatives (Mitra, Reiss, and Capella, 1999). That is, credence services specifically demand the service supplier's personal involvement with a particular service personalization (Guiltinan, 1987; Zeithaml, 1981).

For Zeithaml (1981), therefore, the abovementioned service features (intangibility, inseparability, variability, and perishability) lead consumers to be more perceptive of those services classified as experience and credence services than those categorized as search services. However, later, throughout research of the service features contrasting points of view have emerged from service marketing researchers (Lovelock and Wright, 2001; Gummesson, 2000; Vargo and Lusch, 2004) regarding the generalization of service features as a single entity. They argue that each service feature must be considered independently (Lovelock and Gummesson, 2004); further, they should be used when they are significant and under the appropriate circumstances for which it is necessary to comprehend the conditions and identify the stages in which they apply (Edvardsson, Gustafsson, and Roos, 2005). Those conditions arise during the development of the stages of the service provision (Moeller, 2010).

3.1.3 Service Provision Stages

Moeller (2008) recognized the three stages of the service provision, including, facilities, transformation, and usage, based on the integration of consumers' resources into the company's service process. Those resources can be the consumers themselves, their belongings, their assets, and/or personal information (Fließ and Kleinaltenkamp 2004).

Facilities are the first stage and are considered to be the basis to generate value. They encompass each resource of the company such as know-how, technology, personnel, and machinery; researchers as Fließ and Kleinaltenkamp (2004), Mayer, Bowen, and Moulton (2003), and Shostack (1992) state that resources must be available before any service provision is possible. Therefore, facilities are the primary requirement for a company before making any offering. Transformation constitutes the second stage in which the company plays the role of the main resource integrator (Lusch, Vargo, and O'Brien, 2007), combining company resources with consumer resources (consumer integration) to provide a service. Such combination involves knowledge application to achieve the transformation of consumer resources (Moeller, 2008).

Usage, the third stage, takes place when consumer resources leave the sphere of the company; that is, the consumers, and/or their properties are no longer part of the transformation process, as the transformation is accomplished and the stage of usage and utility perception begins (Moeller, 2008). This stage, also called outcome of the service provision, is the consumer's ultimate purpose when acquiring a service, to make use of the resulted transformation of the resources and generate value (Moeller, 2010).

3.1.4 Applicability of Service Features

A service provision process includes facilities that are generally tangible in nature, even company and consumer resources sometimes include tangible elements (Lovelock, 1983). Thus, the intangibility feature of services does not refer to the facilities or the company and consumer's resources; rather, intangibility refers to the resources' process transformation itself (Moeller, 2010), which is the core of services (Hill, 1986). Furthermore, this is supported by Lovelock (1992) who states that in spite the fact that services frequently involve tangible actions, the intangibility belongs to the service performance itself.

Researchers posit that providers face complications when attempting to obtain uniform service outcomes (Moeller, 2010; Rust, 1996), highlighting, that although human beings and machines

contribute to consumer resources' transformation, only human performance is strongly associated to heterogeneity (Vargo and Lusch, 2004). One reason is that consumer resources, during the transformation stage, inherently vary from consumer to consumer and the input's variability disturbs the service provision. Hence, heterogeneity can be associated to consumer resources, and not to the transformation itself (Moeller, 2010).

The inseparability feature of services applies to consumer resources instead of the consumer itself. The fact is that consumer resources are specifically those that are intrinsically linked to their transformation (Moeller, 2010). Meaning that, the consumer is not necessarily required to be present throughout the whole transformation process, however, the consumer's resources, in fact, need to be present.

As soon as the process of transformation is completed, the expected outcome seems to perish instantaneously; further, the only element remaining is the consumer's perceived utility (Smith, 1776). Thus, the perishability of the outcome is not an appropriate reference to describe services (Edvardsson et al., 2005; Lovelock, 1992). However, service literature also associates perishability with the capacity of the service provider including, required facilities, equipment, and workforce, which must be ready to generate a service, although it denotes productive capacity and not the outcome itself (Lovelock and Wright, 2001). Indeed, the facilities initiate operation once the consumer resources are integrated, and to handle capacity, the provider relies on consumers' demand (Ng, Wirtz, and Sheang Lee, 1999), thus, while there are no consumer resources available, the capacity portrayed in the facilities to achieve a transformation of them, is the one that perishes (Lovelock, 1983). Consequently, the utmost perishable element of services capacity is, definitely, time (Rust, Zahorik, and Keiningham, 1996)

3.2 Quality

Previous literature indicates that there is no universal definition on quality or a definite quality model (Reeves and Bednar, 1994). In 1987, The International Organization for Standardization (ISO) issued international standards for quality systems, which later were adopted by the American National Standards Institute (ANSI) and the American Society for Quality (ASQ), in which a definition of quality has been standardized as: "The totality of features and characteristics of a product or service that impact its ability to satisfy given needs" (ISO 8402:

1986, 3.1); clearly this definition suggests that quality in a product and/or service must meet consumer expectations and requirements (Parasuraman, Zeithaml and Berry 1985).

Scholars have strived to relate the concept of quality to a wide variety of factors; accordingly, quality has been determined as *(i)* a value (Feigenbaum, 1951; Abbott, 1955; Reeves and Bednar, 1994), *(ii)* the accordance with product and/or service's requirements (Crosby, 1979), *(iii)* the achievement of the product and/or service's purpose (i.e. fitness for use) (Juran, Gryna and Bingham Jr, 1974), *(iv)* the compliance with the product and/or service's specifications (Levitt, 1972; Gilmore, 1974; Reeves and Bednar, 1994), *(v)* consumers' perspective of a product and/or service meeting or exceeding their expectations (Grönroos, 1983; Parasuraman, Zeithaml and Berry 1985; Ekinci, 2008). In spite of quality's different approaches and definitions, quality has been described as "the single most important force leading to the economic growth of companies in international markets" (Feigenbaum, 1982).

According to Zeithaml (1988), perceived quality is the judgment of consumers regarding overall excellence of a product and/or service. He argues that perceived quality involves a total evaluation that resembles attitude which whereby, it differs from real quality. Therefore, researchers have stressed distinction between perceived and objective quality (Dodds and Monroe 1985; Holbrook and Corfman 1985; Jacoby and Olson 1985), for some of them, objective quality defines the real technical excellence of the services and/or products, and refers to quantifiable and verifiable superiority on defined standards (Hjorth-Anderson 1984; Monroe and Krishnan 1985).

3.3 Service quality

The most highly researched area of service marketing field is service quality (SQ) (Fisk, Brown and Bitner, 1993), which has been the dominant focus of scholars and practitioners. The origins of the service quality research lays in studies of consumer satisfaction theory developed by Oliver in 1980, and in conceptual work from Europe with the contribution of the researchers Grönroos in 1983, Lehtinen and Lehtinen in 1991. Feigenbaum (1983) clearly detected the high significance of services, and proposed to add them to the quality definition as follows: "product and service quality can be defined as the total composite product and service characteristics of marketing, engineering, manufacturing and maintenance through which the product and service in use will meet the expectations of the consumer" (Feigenbaum, 1983).

Researchers, then, changed the focus defining SQ, taking consumers' perspective into consideration (Chiu, 2002). At that time, Grönroos (1984) proposed SQ as the result of the evaluation process, through which a consumer compares expectations against the service received; this definition was later supported by Ladhari (2009). Then, Parasuraman, Zeithaml, and Berry (1988) explained service quality as "the difference between perceived and objective quality". Ekinci, Riley, and Fife-Schaw (1998) defined SQ as the gap amongst consumers' expectations and consumers' perceptions. In the same line, Duffy and Ketchand (1998) proposed SQ as meeting consumers' expectations. Meanwhile, Dabholkar, Shepherd, and Thorpe (2000) posited that SQ is the subjective evaluation of service performance made by the consumers, and also, it was defined as a type of attitude which involves a general judgment associated with the excellence of the service (Stewart, Hope, and Muhlemann, 1998; Jun, Yang and Kim, 2004).

The most widely used definition of SQ, nevertheless, is to meet consumers' expectations, defined by Parasuraman, Zeithaml, and Berry in 1985 (Chiu, 2002). These researchers concluded that it is not possible to evaluate SQ across the existent methods meant to measure quality within goods, just because of the uniqueness of service features (intangibility, heterogeneity, inseparability, and perishability) that distinguish SQ from product quality, making it a distinctive, more abstract, and elusive construct (Parasuraman, Zeithaml and Berry, 1988). As a result, these authors theorized SQ as a form of attitude.

SQ, hence, is explained as a form of attitude by Parasuraman, Zeithaml, and Berry (1985). The definition of attitude is "a mental and neural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related'' (Allport, 1935). This attitudinal approach involves cognitive, affective, and behavioral components (Edwards, 1990; Zanna and Rempel, 1988). The cognitive component refers to having knowledge on the subject, and includes beliefs and judgments. The affective component denotes the feelings regarding the subject, including emotions (Edwards, 1990). And the behavioral component explains the probable reaction to the subject according to the acquired knowledge and feelings (Weiner, 1998). However, after performing research, Bagozzi and Burnkrant (1979) assert that attitudes are formed by cognition and affect elements and, that both, must be used as simultaneous predictors of behavior criteria.

There is a trend, furthermore, in SQ research, toward delimiting the affective and cognitive component of service quality (Parasuraman, Zeithaml, and Berry, 1994), since they are seen as different components that have their own influence during the consumption process (Chiu, 2002). Thus, this attitudinal approach has received much attention in service marketing literature and has been supported empirically (Erevelles, 1998). Accordingly, in Lutz' proposal (1986) two forms of quality dominate, affective quality and cognitive quality.

Affective quality is defined as the faculty to produce a change in primary emotions: mood and feelings. While a primary emotion exists inside the consumer, affective quality exists in the stimulus (Russell, 2003). For Lutz (1986), affective quality is predominantly concerned with services where attributes can be evaluated simply during consumption (experience attributes).

Cognitive quality requires the conscious information processing (Oliver, 1980). Further, as consumers debate the reasons of their preferences, a cognitive attitude element becomes clear (Millar and Tesser, 1986). Complementarily, Lutz (1986) noted that cognitive quality predominantly is performed in situations where attributes can be assessed before consumption (search attributes), which enables the consumer to be cognitively aware of the components of the offering to be obtained before acquisition. In light of the above approaches, researchers (Grönroos, 1984; Lewis, Orledge, and Mitchell, 1994) denoted two variables to ascertain service quality: expected service quality and perceived service quality.

3.3.1 Expected service quality

Consumers constantly fluctuate during the process of buying a service; frequently they know their expectations, especially with uncommonly used services (Cameron and Whetten, 1983). Researchers argue that understanding, determining and measuring consumer expectations is a challenge (Cronin and Taylor, 1992; Lawrence and Reeves, 1993). Because of its variability, it is a complex task to predict either if a service will meet or fall short of consumers' expectations (McCallum and Harrison, 1985). Expectations vary from person to person, and, are shaped by different factors (Davidow and Uttal, 1988), including but not limited to: external company communication (traditional marketing) (Calonius, 1989; Grönroos, 1984; Parasuraman, Zeithaml, and Berry 1985), previous experience with a service (Garfein, 1988; Smith, and Swinyard, 1983), the information they have heard and/or read about a service (Bitner, 1992), and culture (idiosyncratic responses to different situations, beliefs, values, among others) (McCallum and

Harrison, 1985; Pantouvakis, 2013). Therefore, expectations are attributed to the service itself, the context, and characteristics of the consumer (Oliver, 1980). Rigorously, in Davidow and Uttal's (1988) words, what consumers expect from a service, is as varied as their education, culture, values, and experience, amongst others.

Olson and Dover (1979) defined consumer expectation as prior beliefs regarding a service, which is used as reference against which service performance is judged. Shortly before, Miller (1977) termed the expected standard, outlining it, as an objective estimation of probability of performance. Also Oliver (1981) described expectations as the probabilities defined by consumers, that either a positive or negative episode might occur, which depend on their behavior.

Classification of services' expectations

Researchers (Tse and Wilton, 1988) conclude that during the consumer satisfaction/dissatisfaction (CS/D) formation process more than one expectation standard exists (Walker, and Baker, 2000). Later on, Prakash (1984) confirmed three kinds of expectations: (*i*) predictive, which are explained as approximations of estimated performance level, (*ii*) normative, that is the way a company should perform to fully satisfy to consumer, and (*iii*) comparative, which are the expectations formed by the consumer from other comparable brands. Similarly, the determinants of consumers' expectations regarding services were well described through a conceptual model proposed by Zeithaml, Berry, and Parasuraman (1993), where they identified three service expectations as follows: (*i*) desired service, (*ii*) adequate service, and, (*iii*) predicted service. Researchers highlighted that consumer service expectations must be considered into five general dimensions: reliability, tangibles, responsiveness, assurance, and empathy (Parasuraman, Zeithaml, and Berry, 1988).

Desired service is the performance level that a consumer expects to obtain (Miller, 1977; Swan and Trawick, 1980), and it is affected by six antecedents. Such antecedents are: **Enduring service intensifiers** that are factors that increase the consumer's sensitivity regarding the service; such factors are (*i*) derived service expectations, where the consumers' expectations are motivated by third parties, and (*ii*) personal service philosophy that is the consumers' belief in reference to the service's meaning and the latter's providers' correct behavior. **Personal needs**

are those basic conditions required for the consumers' welfare including physical and psychological aspects. **Explicit service promises** are all the declarations that organizations make about the service offered, among them is advertising, which influences the way consumers understand objective and vague evidence regarding quality (Deighton, 1984; Hoch and Ha, 1986, Ha and Hoch, 1989). **Implicit service promises** are hints related with the service that enable consumers to make suppositions of the way a service is; amongst such hints are the tangibles of the service and price. Consumers sometimes use tangibles and price as alternatives to identify quality (Zeithaml, 1988). **Word-of-mouth communication** includes personal and non-personal testimonies from third parties that transmit to potential consumers how the service is likely to be (Davis, Guiltinan, and Jones, 1979; George and Berry, 1981; Donnelly 1980). And, **Past experience** refers to the consumers' earlier experience with a service that is important to form future desires (Garfein, 1988; Scott and Yalch, 1980; Smith and Swinyard, 1983).

Adequate service is the minimum performance service level that a consumer agrees to accept (Miller, 1977; Cadotte, Woodruff, and Jenkins, 1987), after pondering diverse factors (Parasuraman, Berry, and Zeithaml, 1991), such as: **Transitory service intensifiers** which are momentary individual factors that make the consumer intensify sensitivity towards the service, such as personal emergencies where the consumer urgently requires the service; the latter, in turn, impacts the expected standard of an adequate service, increasing the view of what is considered acceptable. **Perceived service alternatives** refer to consumers' perceptions of the possibility to acquire the same or better service across a distinct provider. Consumers' perceptions of an adequate service increase, when numerous service providers exist and/or the same consumer can provide the service for itself; the level of adequate service might be lower for those consumers who don't perceive the same options (Parasuraman, Berry, and Zeithaml, 1991). **Consumers' awareness of their role in service** is the level perceived by the consumer to which they can impact the degree of service they obtain. When the consumer's contribution is crucial during the provision of a service, consumer's expectations are partially affected by the perceived performance degree of its developed role (Bowen, 1989). **Situational factors** are incidents presented during the provision of a service. Consumers are able to perceive that such incidents are outside the jurisdiction of the company and consent certain diminution on the degree of adequate service (Parasuraman, Berry, and Zeithaml, 1991). And, **Predicted service** is the

service level that consumers suppose they are probably to receive (Oliver, 1980; Olson and Dover, 1979).

Predicted service, above defined, is influenced by four of the six antecedents that impact desired service as well. These antecedents consist in **explicit service promises**, **implicit service promises**, **word-of-mouth communications**, and **past experience** (Beales, Mazis, Salop, and Staelin, 1981). Research indicates that predicted service performs a direct role affecting satisfaction; conversely, it only indirectly influences service quality evaluation by affecting adequate service. That in mind, Parasuraman Berry, and Zeithaml after developing an empirical research in 1991, conjectured two levels for consumers' expectations: desired service and adequate service.

Services, as mentioned earlier, are not, by nature, homogeneous; as such, consumers' expectations and perceptions may be swayed by the ultimate lack of homogeneity. Desired service is separated from adequate service by a zone of tolerance, and it represents the extent to which a consumer identifies and is prepared to accept heterogeneity during the service provision process. The tolerance zone expands and contracts, denoting the difference between desired service and adequate service (Zeithaml, Berry, and Parasuraman, 1993), and also consumers' tolerance zones may vary (i.e. bigger or smaller) depending on the related dimension (reliability, responsiveness, assurance, empathy and tangibles) (Walker, and Baker, 2000). Although, occasionally when desired service and adequate service have the same significance, the tolerance zone can be zero. The variation in this zone is due to variability of adequate service level which changes because of the circumstances, contrary to the desired service level, that increases as the experience grows.

SQ evaluation, as mentioned above, derives from comparing desired service and perceived service. However, Parasuraman, Zeithaml, and Berry (1985) also call that difference a gap between consumers' expectations and perceptions, which indeed, is theorized as the difference of desired and adequate service. Furthermore, expectations can also influence perceived performance as perceptions may be clouded by prior expectations (Niedrich, Kiryanova and Black, 2005).

3.3.2 Perceived service quality

Service firms, absolutely, need to achieve the required quality for their services in order to be competitive in the market (Grönroos, 1984). Therefore, service marketers understand that to successfully boost service quality as a powerful competitive advantage, they first need to accurately identify the antecedents of what the consumer perceives as service quality. This requisite also has been supported by Zeithaml, Berry, and Parasuraman (1996) who developed empirical studies in order to identify and comprehend how SQ is perceived by consumers, which factors influence those perceptions, how SQ is impacted by such perceptions and, subsequently, which are its implications on companies' performance. The studies proved that perceived performance, in fact, does impact perceived SQ (Haistead, Hartman, and Schmidt, 1994). Researchers indicate that scholars and organizational leaders are investing time, energy and resources, focused principally on describing consumers' SQ perceptions and, afterwards, designing strategies to meet and overcome consumer expectations (Cronin and Taylor, 1992; Teas, 1993).

Services marketing literature defines perceptions as consumers' beliefs regarding the experienced/received service (Brown and Swartz, 1989; Parasuraman, Zeithaml, and Berry, 1985). According to McCallum and Harrison (1985), service consumers have distinct perceptions regarding what SQ represents for them, and those perceptions are influenced by factors such as:

(*i*) Culture which influences the belief system affecting consumer's perceptions and expectations of services, and consequently, consumer's buying behavior (Kueh, and Voon, 2007). Then, from culture to culture, consumers tend to assess services in different manner and to have distinct expectations of optimal service encounters (Bolton and Myers 2003). The latter suggest that consumers from different cultures likely might assign different meanings to an identical event. (*ii*) Service's environment affects perceived SQ, which supports the attachment of this element into the frame of factors influencing perceptions (Bitner 1992; Spangenberg, Crowley, and Henderson 1996). (*iii*) Situational factors, service context (Ladhari, Pons, Bressolles, and Zins, 2011). (*iv*) Individual personality traits (Mehrabian and Russell 1974). (*v*) The level of economic development (Malhotra, Ulgado, Agarwal, and Baalbaki, 1994). (*vi*) Hauser and Clausing (1988) proved the influence of diverse service attributes on consumers' perceptions. And, (*vii*) Social responsibility contributes also to the formation of the SQ perception (Sureshchandar, Rajendran, and Kamalanabhan, 2001).

3.3.3 Assessing service quality

Given the importance of explaining consumers' perceptions of the quality of a service provided, researcher Christian Grönroos (1984) first detected the necessity of framing a model in order to measure service quality. For him, when those consumers' perceptions are known, companies are able to effectively produce service-oriented processes. Therefore, many empirical studies focus, precisely, on the more efficient way to measure the consumers' perceptions regarding the quality detected of the service consumed (Brady and Cronin 2001; Cronin and Taylor, 1992; Parasuraman, Zeithaml, and Berry 1988) and, consequently, many distinct service quality models have emerged (Ekinci, 2008) around the main schools of thought that service quality literature considers, the North American school and the Nordic European school (Ekinci, Riley and Fife-Schaw, 1998).

The Nordic European School, in one hand, proposed two standard dimensions for SQ: *(i)* technical quality that denotes what consumers acquire from a service company as a product of consuming its services and *(ii)* functional quality, which indicates how consumers get services (Lehtinen and Lehtinen, 1991). These dimensions indicate that the consumer is attentive to what he/she is getting as result of the service process and also, to the process itself. Hence, the way in which the technical quality is delivered to the consumer functionally, accounts for the total quality perceived (Grönroos, 1984). However, in spite of having enough conceptual research, practitioners are less inclined to the adoption of this SQ approach from the Nordic European School, the reason is, precisely the lack of rigorous empirical evidence to support the proposed approach (Ekinci, Riley and Fife-Schaw, 1998). The existent research done from this approach is mainly dedicated to the conceptualization of SQ instead of its applicability in the field.

The North American School, on the other hand, provides the SERVQUAL model, developed in 1985 by Parasuraman, Zeithaml, and Berry, which is catalogued as the major contribution in the field of SQ assessment (Ekinci, Riley and Fife-Schaw, 1998). The model stems from studies in which researchers analyzed the service's area and originated the concept of perception gaps, although the model was built on the basis of the disconfirmation paradigm, first utilized in the product literature (Churchill and Surprenant 1982). Initially, through empirical studies, Parasuraman (1985) recognized that some determinants of SQ fell into ten categories in which, consumers assess SQ by mean of comparing their expectations and perceptions. Those categories are: tangibles, reliability, responsiveness, communication, credibility, security, competence,

courtesy, understanding consumers and access. Subsequent research (Carman 1990; Parasuraman, Zeithaml, and Berry, 1988) demonstrated high correlation amongst such categories, resulting in a condensed new proposal of five standard service quality dimensions: tangibles, reliability, responsiveness, assurance, and empathy (Cronin and Taylor, 1992; Raajpoot, 2004).

Tangibles refer to the physical evidence, including the employees' and physical accommodations appearance, equipment to deliver the service, material representation of the service. Reliability is concerned with the ability of the company to perform the guaranteed service dependably and accurately, that is, deliver the correct service the first time, accomplishing the promised time, accuracy, and historic information. Responsiveness involves the willingness to assist consumers and provide them an opportune service (Parasuraman, Zeithaml, and Berry, 1985). Assurance refers to the knowledge and courtesy that personnel provides, and also, their capacity to inspire confidence. And, empathy implies the provision of caring, sensitivity, and the customized attention that the firm offers consumers (Parasuraman, Zeithaml, and Berry, 1988).

The North American School is highly acknowledged by practitioners and scholars because of the above mentioned five dimensions that involve the SERVQUAL model (Ekinci, Riley and Fife-Schaw, 1998), which are generic, reliable, and valid in manifold service industries, such as, retail banking, credit card provision, hospitality (Gil, Hudson, and Quintana, 2006), security brokerage, and repair and maintenance (Ekinci, Riley, and Fife-Schaw, 1998), among others. In spite of the vast empirical evidence to support the validity of the SERVQUAL model across numerous service sectors, researchers question (Ekinci, Zeglat and Whyatt, 2011): (*i*) the operational perspective, referring to the difficulty to apply the expectation and perception segment to the same consumer, before and after service assessment (Buttle, 1996; Smith, 1995); and, (*ii*) the theoretical perspective, stating that service quality dimensionality differs according to the type of service studied (Carman, 1990; Babakus and Boller, 1992). However, scholars consider that the principal strength of the SERVQUAL model is its adaptability, a product of the standard base that demonstrates to be suitable to measure processes and to add outcomes from any specific sector (Weekes, Scott, and Tidwell 1996). Therefore, researchers indicate that the SERVQUAL scale must be measured across specific sectors' scales that reveal the perceived performance of the offered services (Ekinci, Dawes, and Massey, 2008).

As consumers compare their expectations with the perceived performance, according to the SERVQUAL model, and the differentiations amongst expected and perceived performance, the result is service quality; that is, by subtracting consumers' perception score from consumers' expectation score, the result indicates the degree of service quality. Further, the greater the positive score, the better service quality. The latter, may lead to either a positive disconfirmation (performance exceeds expectations) resulting in satisfaction, or negative disconfirmation (expectations exceed performance) resulting in dissatisfaction (Mitra, Reiss, and Capella, 1999; Walker, and Baker, 2000). It is noteworthy, however, that when evaluating service quality, an increase in the intangibility of an output, increases consumers' ambiguity (Bowen and Schneider, 1988). Moreover, the lack of tangible output leads consumers to require other elements in order to evaluate service quality (Parasuraman, Zeithaml, and Berry, 1985).

3.4 e-service

Commerce between businesses and consumers, business-to-consumers (B2C), and business-to-business (B2B) is notably affected by Internet, and although B2B transactions are significantly higher in value than B2C transactions, service quality researchers contribute with more studies for the context of electronic commerce in business-to-consumers (Barrutia and Gilsanz, 2009). Internet highly influences consumers, improving and augmenting the manner in which, they relate to each other, the tactic they use to search for information, and the method they employ to purchase (Ranaweera, Bansal, and McDougall, 2008). Along the same line, previous studies denote that Internet is predominantly used for searching information more than as a means for achieving commercial transactions (Janda, Trocchia, and Gwinner, 2002; Yang, Jun, and Peterson, 2004).

Electronic commerce (e-commerce), nowadays, within Internet is transforming companies' business dynamics and, also, driving them toward reframing the consumer's service's supply (Voss, 2003). Throughout Internet use, companies develop web services to cut costs and generate value-added services for their consumers (Santos, 2003; Walsh and Godfrey, 2000); studies show that consumers prefer to search for service information within the Web, however, in regards to the actual purchase, they prefer to consume through conventional physical establishments (Porter, 2001; Wolfinbarger and Gilly, 2001; van Iwaarden, van der Wiele, Ball, and Millen, 2004). Thus, individuals make use of cyberspace in order to get quality in information as well as in transactions (Parasuraman and Zinkhan, 2002).

Rust and Lemon (2001) define electronic service (e-service) as the function of a service performed in cyberspace. Additionally, Voss (2003) describes e-service as the provision of a service using the Web, which is, indeed, a service offering across a virtual environment. Along the same lines, Fassnacht and Koese (2006), outline e-service as services provided via communication technology, in which, the consumer interacts merely with a suitable user interface to get desired benefits. E-service plays a significant factor in delivering a major online experience that exceeds simple data flow and, also, the success or failure in e-commerce (Santos, 2003). The e-commerce market place embraces companies that are performing business on the Web and those established that are exploiting the Web as a supplementary channel.

At the very beginning, services started with a high and medium physical contact interaction (Lovelock and Wirtz 2011), later, the automation's degree for service interaction became higher because of the advances in technologies (Voss, 2003), originating low-contact services. Thus, important differences emerge between conventional service and e-service, the most evident is, the sporadic (regularly null) interaction amongst consumers and personnel service during online transactions (Barrutia and Gilsanz, 2009). Therefore, online consumers, normally interact with companies throughout an interface that allows consumers, for themselves, to originate the required operation (Semeijn et al., 2005), although several of the main aspects of e-services are reliant on support processes, alternative channels, and connection with personnel service.

Voss (2003) argues that the e-service development is based on a dependent sequence. He proposed a model based on empirical data that comprehends three levels, the first level is the foundation of e-services that includes: responsiveness, ease of navigation, website effectiveness, and fulfillment and delivery. The second level involves components that generate consumer-centered service: trust, information and status, and configuration and customization; according to the author, this level creates advantage in the marketplace as long as the first level is already implemented. The third level incorporates elements that produce value to consumers: proactive service, value added service, and e-service as an experience; in the same manner Voss (2003) postulates that this last level is effective as long as the previous two levels are implemented.

The majority of e-services that initiate online are by some mean concluded physically offline. Further, researchers (Semeijn et al., 2005) probed that offline quality is at least as significant in defining total consumer satisfaction, as the functionality of the e-service page (online quality),

which consider privacy, security, and ethics as fundamental components in e-commerce settings (Wang, Wang, Lin, and Tang, 2003).

3.4.1 E-service delivery process

In reference to e-service stages, Barrutia and Gilsanz (2009) state that:

> *"solely considering the empirically validated studies, some of them: (i) do not examine the complete purchase experience as they do not include, for instance, aspects of consumer service and fulfillment; and (ii) do not consider the outcome dimensions of quality; and/or (iii) employee-consumer interactions".*

Researchers argue that exist different stages throughout the process of e-service delivery. Bauer, Falk, and Hammerschmidt (2006) identify four stages: information, agreement, fulfillment, and after-sales. Collier and Bienstock (2006) describe a conceptual framework for electronic service quality in which they integrate the stages of website interactivity, outcome quality (reliability element) and recovery. Fassnacht and Koese (2006) focus on the central offering that outlines the stages as environment, delivery, and outcome (emotional and functional rewards besides reliability element).

The field of electronic services offers vast opportunities for researchers to dig deeper in order to obtain better insights regarding the conceptualization and measurement of electronic service quality (e-sq) whose comprehension is still limited. E-service providers need to understand the most important aspects that e-consumers observe when they consume a service, the criteria they use to evaluate e-service quality and how they do it, this is with the aim of implementing appropriate actions in order to control and enhance results and, indeed, prevent likely service failures (Zeithaml et al., 2002; Jun et al., 2004).

3.5 e-service quality

Businesses' success or failure in electronic commerce is influenced by one of the most crucial factors, service quality that represents a crucial element for consumers (Santos, 2003). Now the attention of academic and practitioner researchers of the service quality field is in a new environment, the electronic environment, which is in early stages of exploration (Barrutia and Gilsanz, 2009). First of all, some definitions of electronic service quality (e-sq) are proposed by researchers from different perspectives. In 2000, Zeithaml, Parasuraman, and Malhotra presented

the first definition for e-sq as: "the extent to which a website facilitates efficient and effective shopping, purchasing, and delivery of products and services". Later, in 2004, Gummerus, Liljander, Pura, and van Riel offered a distinctive definition: "the consumer's evaluation of process and outcome quality of the interaction with a service provider's electronic channels". Fassnacht and Koese (2006) complementary, suggested: "the degree to which an electronic service is able to effectively and efficiently fulfill relevant customer needs". However, in Bauer, Falk, and Hammerschmidt's (2006) thoughts, a holistic description must involve every cue and encounter that happen before, throughout, and after the e-service provision.

In the same line with the latter, Santos (2003) defines perceived service quality in an e-commerce scenario, as the global judgment that a consumer exposes of the excellence and quality of a service used electronically, in which face-to-face interactions are practically null (Kassim and Asiah Abdullah, 2010). As consumer expectations and perceptions of e-services progress with time (Broderick and Vachirapornpuk, 2002), researchers contemplate in their studies that consumers make use of diverse criteria when assessing quality of e-services (Barrutia and Gilsanz, 2009; Parasuraman and Zinkhan, 2002). And, also take into consideration that service quality assessment varies depending on the context and scales that need to be adjusted accordingly (Rayport and Sviokla, 1996); therefore, it is mandatory to, once again, define e-service quality dimensions in a new environment (Voss, 2003).

3.5.1 Dimensions of electronic service quality (e-sq)

Practitioners and scholars have recognized diverse criteria that consumers use to assess service quality on a website (Zeithaml, Parasuraman, and Malhotra, 2002). The conceptualization of e-sq and hence, its measurement still remains in its early stages. Although researchers agree that e-sq is multidimensional, there is no agreement on the number and type of its underlying dimensions, for the consumers' assessment of electronic services. Further, several dimensions are related with the implementation of new technologies (Barrutia and Gilsanz, 2009). The following dimensions are acknowledged according to such major consumer's criteria:

Availability

Zeithaml et al., (2002) refer to this dimension as the availability of information and content that denotes the acquisition of relevant information straight from the website. Relevant information implies quantity, credibility (Zellweger, 1997; Wolfinbarger and Gilly, 2001; Janda et al., 2002;

Tan, Xie, and Li, 2003; Ho and Lee, 2007), quality and accessibility of the information presented by the website (Lin, 2010). Consumers desire to get complete relevant information in order to review characteristics, qualities (Trocchia and Janda, 2003), prices, and availability (Barrutia and Gilsanz, 2009), which enable comparisons among different e-service business providers; this, in turn, facilitates the consumer's purchase decision-making process (Novak, Hoffman, and Yung, 2000). Consequently, research proved that the availability of information and content is a crucial characteristic of quality offered by the website (Barnes and Vidgen, 2001; Santos, 2003), that indicates a competitive advantage with regard to e-consumer's expectations (Lin, 2010). Therefore, availability of relevant information is an essential element in the e-sq assessment (Barrutia and Gilsanz, 2009).

Ease of use

This dimension is also called usability (Zeithaml et al., 2002), and encompasses functions of search, overall layout, page organization (Jarvenpaa and Todd, 1997; Novak et al., 2000; Collier and Bienstock, 2006; Loiacono, Watson, and Goodhue; 2007), and download speed (Voss, 2003). Along the same lines, researchers (Parasuraman, Zeithaml, and Malhotra, 2005) proposed that the attributes of ease as well as speed to reach access and usage in the website, refer to the efficiency of the website; meanwhile that the correct technical operation of the website relates to the system's availability. Thus, websites offering suitable functionality to e-consumers provide them with more value than those websites that are slow, problematic, and complex to surf (Semeijn et al., 2005).

Privacy and security

Buying a service throughout Internet is subject to a higher degree of uncertainty than buying in physical establishments (Suki and Suki, 2007). Initial e-sq research revealed that privacy and security are core elements of perceived e-sq (Yoo and Donthu, 2001; Liljander, van Riel and Pura, 2002; Zeithaml et al., 2000) and, therefore, influence consumers' evaluation of the website (Parasuraman et al., 2005). E-sq literature's trend is to use the privacy and security concepts together (Wolfinbarger and Gilly, 2003; Parasuraman et al., 2005). However, privacy implies the protection of different types of consumer's information (Friedman, Khan, and Howe, 2000), which is gathered throughout the interactions between the online system and the consumer, with or without his/her awareness (Kassim and Asiah Abdullah, 2010). Security, on the other hand, refers to the protection of consumers from fraud and money losses when consumers' credit cards

are used or when consumers' financial information is revealed (Montoya-Weiss, Voss, and Grewal, 2000); security also contemplates the protection of the system from outflows and unauthorized intrusions. The use of e-services is highly affected by fear of consumers regarding lack of security (Kassim and Asiah Abdullah, 2010).

User interface

Hoffman and Novak (1996) found that graphic style influences the assessment of online services, which later, some other authors supported this dimension as a key determinant of e-sq (Grönroos, Heinonen, Isoniemi, and Lindholm, 2000; Zeithaml et al., 2002). Characteristics of colors, layout, format, pictures, graphs, animation, photographs, font style, and size are part of a graphic style, which is also known as user interface (Gummerus et al., 2004; Ribbink, van Riel, Liljander, and Streukens, 2004; van Riel, Liljander, and Jurriens, 2001). Complementary, website navigation and website aesthetics (Zeithaml et al., 2000) are identified as main factors of user interface. E-consumers wish to find what they need in a simple way, through the proper functioning of the search engine, consistent delivery, and coherent manageability (Jeong and Lambert, 2001; Liljander et al., 2002; Zeithaml et al., 2000). Therefore, websites require a satisfactory quality of navigation. Website aesthetics refer to the electronic servicescape (e-scape) (Gummerus et al., 2004; van Riel, Lemmink, Streukens, and Liljander, 2004), whose concept is derived from the traditional servicescape defined by Bitner in 1992 (as the built environment, the manmade, physical surroundings) to provide attention to the necessity of controlling the environment whereby service firm and consumers interact during the service provision (Bell, Auh, and Smalley, 2005). Hence, e-scape refers to how information is displayed by using determined colors, layout, pictures, font size and style, amongst other dimensions. Analogous to Solomon's thoughts (1985), the dimensions of e-scape act as a package, transmitting an overall image, and proposing the potential use and quality of the e-service. Overall, an attractive e-scape generates a feasible electronic environment to promote suitable website navigation.

Fulfillment

Fulfillment is described as the extent to which a website is capable to meet what is promised to the e-consumer (Parasuraman et al., 2005). This dimension is related with precise time distribution, exact price and guaranteed time response (Liljander et al., 2002; Wolfinbarger and Gilly, 2003; Jun et al., 2004; Bauer et al., 2006). Thus, evidently, it is a key element in e-service

environment (Zeithaml et al., 2002) that integrates elements associated with the technical operation (also system availability) of the website (Parasuraman et al., 2005; Rosenbaum, 2005).

Reliability

Immersed in the electronic environment, reliability alludes to the trustworthiness of information delivered on the website (accuracy), as well as the functional quality (Fassnacht and Koese, 2006). Websites offering useful and reliable information, besides presenting such information in a user-friendly way, are identified as accurate websites (Collier and Bienstock, 2006).

Access

Researchers argue that accessibility deserves to be considered when assessing e-sq (Mulvenna, Anand, and Büchner, 2000), due to the fact that they are related to the access to different services offered (Janda et al., 2002; van Iwaarden et al., 2004) and to the faculty to communicate with the representatives of the e-service (Jun et al., 2004). Service quality literature indicates contact and consumer service when referring to alternatives of contact with the company that is providing an e-service (Parasuraman et al., 2005; Wolfinbarger and Gilly, 2003).

Responsiveness

This dimension is equivalent to the SERVQUAL dimension of responsiveness identified in the traditional service context in 1996, and also refers to the e-service provider's commitment to assist consumers beyond a simple transaction, which usually occurs when problems arise (Bauer et al; 2006). It is fundamental that firms provide prompt and adequate support to e-consumers in case any questions or difficulties arise while e-consumers interact with an e-service; in Long and McMellon's words (2004), responsiveness suggests the efficacy and efficiency of that support. Some researchers state that this dimension deserves a discussion in the matter of e-service quality (Mulvenna et al., 2000), although for Bauer et al., (2006), such dimension is only significant when e-consumers face difficulties.

Customization

In the electronic context, customization refers to the ability to tailor the service, including website appearance and offerings, according to individual consumer preferences and needs (Bitner, Brown, and Meuter, 2000; Liljander et al., 2002) which, in turn, look to increase the fitting between the e-consumer and the website.

3.5.2 e-service quality models

In traditional service, researchers make amendments to SERVQUAL (i.e. Service Quality Model) in reference to the particular context subject of the study; that is they opt either for modifying items, removing or adding dimensions (Carr, 2007; Kettinger and Lee, 1994; Wu, Lin, Cheng, 2009). However, there is still a debate about which model should be used to assess perceived service quality, SERVQUAL or SERVPERF models, because both models have the strongest empirical backing. Even the possibility to use such models in different industries and environments has emerged, but the limitations of those traditional service scales in the electronic environment are obvious (Barrutia and Gilsanz, 2009). It is evident that such models come from a specific conceptual structure, which makes it difficult to replicate in a virtual environment (Rareş, 2014), since traditional service scales' dimensions are established from and for physical personal encounters. Ladhari (2009) suggests that researchers must adapt the existent methodology to produce an appropriate instrument for a specific industry or context, which means that the scale items, and the information describing the content, must be reoriented and newly framed in order to be suitably applied in an e-service context (van Riel et al., 2001; Li, Tan, and Xie, 2002).

Researchers recognize that in order to control and improve the service offered by online companies it is necessary to conceptualize and develop e-service quality measurements (Yang, Peterson, and Cai, 2003)which, in turn, also help the company establish priorities when developing e-SQ, whether or not the market is highly competitive (Jun and Cai, 2001; Santos, 2003; Yang et al., 2003). E-service quality models are elemental to the measurement of e-service quality and, therefore, consumer behavior. Several attempts to model service quality are in the literature, Table 3.1 exhibits a summary of the main different models developed and implemented in both traditional and electronic services.

Table 3.1 Main traditional service and e-service models

	Model	Dimensions	Objectives	Author(s)
Traditional services	Service Quality Model	Functional quality and technical quality as dimension of the perceived service.	To measure consumers' expectation of service compared to the consumers' perception of the actual service received.	Grönroos (1984)
	SERVQUAL	Reliability, assurance, tangibles, empathy, and responsiveness.	To conceptualize the gap between consumers' expectations and their evaluation of the service performance.	Parasuraman, Zeithaml & Berry (1985)
	DINESERV	Twenty nine items and the five SERVQUAL dimensions.	To measure perceived SQ for a restaurant.	Stevens, Knutson & Patton (1995)
	LOGSERV	Based on SERVQUAL model, with three dimensions: tangibles, reliability, and contact.	To asses perceived SQ in tourism and hospitality industry.	Knutson et al. (1991)
	DIVEPERF	An adaptation of SERVQUAL.	To evaluate perceptions of diving services.	O'Neill et al. (2000)
	ECOSERV	Thirty items and the five SERVQUAL dimensions.	To measure perceived SQ in eco-tourism	Khan (2003)
	SERVPERF	Expectations, performance perceptions, and importance measure to construct four alternative measures of service quality; direct measure of service quality, consumer satisfaction, and a purchase intention.	To evaluate the performance of a service; assess SQ in tourism and hospitality settings. It explained the variation in service quality more than SERVQUAL.	Cronin & Taylor (1992)
e-services	TAM	Perceived usefulness, and perceived ease of use factors.	To measure website quality and predict user acceptance of any system.	Davis (1989)
	IS success	System and information quality, use, user satisfaction, individual and organizational impact.	To measure information system quality.	Delone & McLean (1992)
	SITEQUAL	Esthetic competitive value, ease of use and ordering, design, corporate and brand equity, processing speed, security, product uniqueness and assurance.	To measure online purchasing experience.	Yoo & Donthu (2001)

Continues

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	Model	Dimensions	Objectives	Author(s)
e-services	E-SERVQUAL	Access, ease of navigation, efficiency, flexibility, reliability, customization, security/privacy, responsiveness, assurance/trust, site aesthetics, and price knowledge.	To develop a framework for consumer evaluation of e-SQ; compare e-SQ findings with known results on traditional service quality; offer a conceptual model for understanding and improving e-SQ.	Zeithaml, Parasuraman & Malhotra (2000; 2002).
	8Cs	Customization, contact interactivity, cultivation, care, community, choice, convenience, character	To find factors that potentially impact e-loyalty, and how e-loyalty impacts word-of-mouth and willingness to pay more.	Srinivasan et al. (2002)
	WebQual (TM)	Information fit to task, interactivity, trust, response time, ease of understanding, intuitive operations, visual appeal, innovativeness, flow-emotional appeal, consistent image, online completeness, alternative channel.	To measure website quality.	Loiacono, Watson & Goodhue (2002)
	Extended Web Assessment Method (EWAM)	Ease of use, perceived usefulness, trust, and subjective norm.	To assess e-commerce applications; categorize quality characteristics of e-commerce in three dimensions.	Schubert & Dettling (2002)
	(IRSQ)	Performance, access, security, sensation, information.	To explore consumer perceptions of Internet retail SQ; estimate satisfaction with the experience, word-of-mouth, future purchase intentions, and likelihood of complaining.	Janda et al., 2002
	(PIRQUAL)	Website, transaction system, delivery, customer service, and security.	To explore determinants of perceived internet retailing quality and their impact on behavioral intentions.	Francis & White (2002)
	Website quality scale (WebQual)	Usability of website, information quality, and interaction between consumer and website.	To measure consumer perception of online experience.	Barnes & Vidgen (2001)

Continues

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	Model	Dimensions	Objectives	Author(s)
e-services	eTailQ	Website design, fulfillment/reliability, security/privacy, and customer service.	To evaluate consumer perception of e-retailing quality; create and validate the electronic retailing SQ scale (eTailQ).	Wolfinbarger & Gilly (2003)
	e-consumer relational purchasing behavior model	Product and service information quality, user interface quality, site awareness, and security perceptions.	To determine the factors influencing consumer purchase behavior.	Park & Kim (2003)
	e-service quality determinants conceptual model	Incubative: Ease of use, appearance, linkage, structure and layout, and content. Active: reliability, efficiency, support, communication, security, and incentive.	To measure satisfaction with a website, through a semantic differential scale.	Santos (2003)
	Perceived online SQ multidimensional measure	Tangibility, assurance, reliability, purchasing process, and responsiveness.	To measure expectations and perceptions of online SQ; provide a richer view of how well online providers meet customer needs.	Long & McMellon (2004)
	e-quality conceptual model with outcome dimensions	Ease of use, e-scape (website design), responsiveness, customization, and assurance.	To study SQ roles, satisfaction and trust in e-commerce context; study customer evaluations of e-services and e-trust to explain loyalty; model a mediating role of e-trust between e-quality and e-loyalty.	Ribbink et al; (2004)
	Loyalty, trust value, satisfaction, and SQ: conceptual framework	Loyalty, trust, perceived value, satisfaction, and service quality.	To develop and extend existing concepts of service dynamics by incorporating trust in online context; propose, operationalize, and test a four-dimension scale of loyalty.	Harris & Goode (2004)
	Revised SERVQUAL	Website design, reliability, responsiveness, trust, and personalization.	To measure e-service quality.	Lee & Lin (2005)

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	Model	Dimensions	Objectives	Author(s)
e-services	E-S-QUAL	Electronic core service quality (E-S-QUAL) scale. Predictor factors: Efficiency, fulfillment, system availability, relevant information, and privacy. E-RecS-QUAL scale: predictor factors: responsiveness, compensation, and contact.	To measure the electronic retailing SQ by conceptualizing and testing E-S-QUAL and the electronic recovery SQ (E-RecS-QUAL) scales.	Parasuraman et al; (2005)
	Hierarchical quality model for e-services: conceptual model	Environment quality: graphic quality and clarity of layout. Delivery quality: selection attractiveness, information quality, ease of use, and technical quality. Outcome quality: reliability, functional and emotional benefit.	To obtain a transaction process-based framework of e-service encounters incorporating both utilitarian and hedonic e-SQ elements.	Fassnacht & Koese (2006)
	e-service quality measurement conceptual framework	Process quality: ease of use, privacy, design, information accuracy, and functionality. Outcome quality: order condition, timeliness, and order accuracy. Recovery: interactive fairness, outcome and procedural fairness.	To measure the electronic retailing SQ, through a conceptual framework of e-SQ that combines process, outcome, and recovery.	Collier & Bienstock (2006)
	eTransQual	Stages of e-service delivery process: information, agreement, fulfillment, and after-sales.	To measure the electronic retailing SQ with an eTransQual scale that integrates utilitarian (extrinsic) and hedonic (intrinsic) e-SQ elements.	Bauer et al; (2006)

Tan, Xie, and Li (2003), argue that the dimensions of e-service quality tend to rely on the type of service, even within the same industry, and are also contingent on diverse industries. This approach is followed by Francis (2007), whose research on the topic reflects that for the elaboration of any instrument to measure e-service quality it is mandatory to consider the specific type of service, which is assessed. More researchers support the latter (Gummerus et al; 2004; Janda et al; 2002) and others as Barrutia and Gilsanz (2009) state that widespread results through a diverse type of services are not demonstrated in online environments where, in contrast to traditional services, the features of the world wide Web make it more difficult to capture the perceived quality of a delivered e-service (Rareş, 2014).

3.6 Consumer satisfaction

In traditional services it is proved that technical, as well as functional quality impact satisfaction (Grönroos, 1984). Service literature considers service quality as an antecedent of consumer satisfaction (Cronin and Taylor, 1992; Duffy and Ketchand, 1998; Taylor and Baker, 1994). Complementarily, service characteristics (Young and Feigi, 1975; Olson and Reynolds, 1983), service value (Jen and Hu, 2003; Ladhari and Morales, 2007), and service personal values (Lages and Fernandes, 2005; Liu, Ma, and Zhao, 2009; Thuy and Hau, 2010) are predictors of consumer satisfaction and, consequently, of brand loyalty.

A review of the existing literature shows a large assortment of definitions for satisfaction. In 1993, Zeithaml, Berry, and Parasuraman defined satisfaction as the consequence of comparing predicted service with perceived service, in which predicted service acts as a direct factor that influences satisfaction. Moreover, service quality literature contemplates important differences in the delineation of satisfaction (Ekinci et al., 2008); from one perspective, satisfaction is considered a transaction-specific assessment of a service encounter which rapidly declines at the after purchasing point within the consumers' global attitude toward the service firm (Oliver, 1980). From the cumulative perspective, researchers define overall satisfaction as a function of several momentary satisfactions with services, wherein the perceived result is compared to subjective comparison standards (Bitner and Hubbert, 1994).

In addition to the cognitive perspectives, Giese and Cote (2000) distinguish the emotional nature of satisfaction, involving the consumer's fulfillment reaction. Therefore, consumer satisfaction represents either a cognitive (Bolton and Drew, 1991) or emotional (Haistead, Hartman, and Schmidt, 1994) reaction; said reaction corresponds to a particular standard of comparison such as expectations, consumer experience, among others; and the reaction happens at a particular time that can be after purchase, through accumulated experience, amongst others. Based on research, consumers' responses confirm the emotional basis for the construct of satisfaction; consumers' emotional reactions fluctuate in intensity depending on situational factors.

Attribute models (or dimensional models) consider the assessment of diverse service dimensions (some authors also call them service attributes) as an antecedent of consumer satisfaction (Oliver, 1993). Researchers indicate that models centering on service dimensions offer numerous advantages to theory and practice. For Mittal, Ross, and Baldasare (1998) they help conceptualize the mixed feelings phenomena that occurs when consumers are satisfied with some particular dimensions and dissatisfied with others; in Mittal, Kumar, and Tsiros' (1999) thoughts, they are convenient for detecting the precise dimensions that work as antecedents of satisfaction; for Gardial, Clemons, Woodruff, Schumann, and Burns (1994) such models let consumers perform assessments at a specific dimension after their purchase, and also assist the company in detecting and managing dimensions with high influence on satisfaction and dissatisfaction (Mittal et al., 1998).

Perspectives grounded on dimensions (also called attributes) are normally used to describe consumer satisfaction as they supplement the models constructed on the basis of the expectancy-disconfirmation paradigm and attributes (Busacca and Padula, 2005). Oliver (1980) proposed the expectancy-disconfirmation model of satisfaction in which consumers assess the performance of the experienced service and compare it against their preceding expectations; obviously, that comparison requires the conscious processing of information that is why the model is cognitive in nature. This model has been used for the majority of the research performed on the consumer satisfaction field. Wirtz and Mattila (2001) sustain that confirmation or disconfirmation of expectations is a crucial determinant for consumer satisfaction.

Expectancy-disconfirmation paradigm leads to dimensional evaluations (Oliver, 2010) and, according to Akhter (2010) service dimensions affect overall satisfaction. Furthermore, the approach grounded on dimensions establishes that cognitive as well as affective components should be contemplated when studying the process of satisfaction formation (Bassi and Guido, 2006). Thus, from one side, satisfaction with service dimensions is the consequence from the analysis of dimension-specific performance (Oliver, 1993); from the other perspective, it is defined by the extent to which a company performance fulfills consumers' needs, rather than contrasting a company's performance against pre-purchase predictions (Cadotte et al., 1987).

In light of the literature review, electronic satisfaction (e-satisfaction) quantifies the extent to which the expectations are reached by an online service (Pantouvakis and Bouranta, 2013), and reflects a transaction-specific feeling of a consumer, accompanied of a short-term affective response to the experience with the company and its website (Palvia, 2009). It is established that satisfaction with the electronic medium itself will be determined by the perceived quality of the e-service (Abdinnour-Helm, Chaparro, and Farmer, 2005). Further, website service quality (Ma. Sabiote, Ma. Frias, and Castañeda, 2012), website quality (Bhattacherjee, 2001), and website quality dimensions (Chen, Clifford, and Wells, 2002; Kim and Stoel, 2004; Szymanski and Hise, 2000; Yang et al., 2003), are identified as antecedents of e-satisfaction.

Oliver (1997) proposes a typology of satisfaction in which dimensions are assumed to be bivalent satisfiers, monovalent satisfiers, or monovalent dissatisfiers. For him, bivalent satisfiers are those dimensions that are capable to originate both satisfaction and dissatisfaction; different degrees of these kinds of dimensions have the potential to induce both reactions, positive and negative. Monovalent satisfiers refer to those dimensions that tend to primarily drive satisfaction and include those that are valued if they are present, but if they are not they go unnoticed. Monovalent dissatisfiers are those dimensions that contribute mainly to dissatisfaction and usually are expected by default, although if they are either absent or deficient they are missed. Goetzinger, Kun Park, and Widdows (2006) provide evidence to support the existence of bivalent satisfiers, monovalent satisfiers and monovalent dissatisfiers within the online environment that influence consumers' perceptions.

Previous studies assert that ease of use (Abdinnour-Helm et al., 2005), privacy (Parasuraman et al., 2005), ease of navigation (Voss, 2003), navigational quality (Liljander et al., 2002), relevant information content (Sindhuja and Dastidar, 2009), website effectiveness (Massad, Heckman, and Crowston, 2006), and availability (Cheung and Lee, 2005) are dimensions that play a significant role in the consumers' evaluation of a website; they also influence perceptions of overall quality and, consequently, online consumer satisfaction with e-services (Parasuraman et al., 2005; Ma. Sabiote et al., 2012).

Satisfaction is associated with important consumers' attitudes and behaviors post purchase, amongst them are frequency of service use (Ram and Jung, 1991; Bolton and Lemon, 1999), positive word-of-mouth communication (Zeithaml et al., 1996), repurchase intentions (Cronin, Brady and Hult, 2000; Voss, 2003), recognition of the service company provider (Goetzinger et al., 2006), recommendation (Grönroos, 1984), and consumer loyalty (Yang et al., 2004; Vazquez-Carrasco and Foxall, 2006). Meanwhile, dissatisfaction is considered as antecedent of behaviors such as complaining and negative word-of-mouth communication (Tax, Brown, and Chandrashekaran, 1998).

3.7 Consumer behavior

Service marketing researchers explain that consumers rely on four hierarchical levels when they decide to acquire a service (Lages and Fernandes, 2005). Accordingly, the first level corresponds to *service attributes* in which consumers evaluate the benefits originated by the purchased service (Grönroos, 1984). The second level is *service quality* wherein consumers judge the gap amongst their expectations about the acquired service and the real performance obtained (Cronin and Taylor, 1992). Then, comes *service value*, level in which consumers analyze the trade-off among the obtained benefits and the price of the service (Jen and Hu, 2003; Ladhari and Morales, 2007). Additionally, researchers (Liu et al., 2009; Thuy and Hau, 2010) indicate *personal values* as another level where consumers consider the personal value they obtain by acquiring a service.

Cronin, Brady, and Hult, (2000) provide evidence that quality, value, and satisfaction directly influence behavioral intentions; even when the effects of all three constructs are considered simultaneously, they assure that not only does quality affect perceptions of value and satisfaction;

it also influences behavioral intentions directly. In Gong's (2009) opinion, there is ample information in literature regarding online consumer behavior. However, a difficulty for research arises from the fact that the Internet is an unforeseeable channel through which e-commerce is revolutionizing different aspects of the transactions amongst consumers and companies (Hoffman, 2000). Within the e-commerce context, there is a lack of full understanding of online consumer behavior (Yang et al., 2003), which is imperative to understand because of its consequential impact on market success (Straub and Watson, 2001).

Online transactions carry some degree of uncertainty and risk because service providers are less trustworthy than traditional service suppliers (Gefen, Karahanna, and Straub, 2003). Perceptions of uncertainty bring about risk perceptions which denote the consumer's own subjective chance of experiencing a loss (Chiles and McMackin, 1996). Pavlou (2003) indicates that risk perceptions influence consumers in a negative way for the adoption of e-commerce. However, the perceived uncertainty and risk of making electronic transactions can be reduced throughout trust (Gefen, 2000). For Lim (2013) online purchase experiences that are effective and secure lead to trust and increase the probability of subsequent online purchases, meaning, repurchasing.

Purchasing online implies a broad change in buying practices and lifestyles (Ma. Sabiote et al., 2012), and, according to the literature, it is projected that consumers belonging to cultures classified as high uncertainty avoidance could be more prone to evade online purchasing than low level uncertainty avoidance consumers (Lim, Leung, Sia, and Lee, 2004). The latter is a reason for believing that consumers from different cultures differ not only in the use of e-commerce, but also regarding perceptions and beliefs (Kim and Peterson, 2003).

3.8 Purchase intentions

Researchers detect factors associated to consumers' purchase intentions, amongst them are, the intangibility per se in services that causes an influence on consumer behavior (Moeller, 2010), especially when high uncertainty of the offered service exists, and will be reflected on consumer purchase intentions. Richardson, Dick, and Jain (1994) establish that perceived service quality significantly impacts purchase intentions. Another factor that affects not just purchase intentions, but also post-purchase attitudes is consumer satisfaction (Yi, 1990).

Consumers in an electronic environment base their repurchase intentions on complex assessments of the complete service offering (Porter, 2001). Furthermore, consumers are worried about the intrinsic risks of purchasing online (Bhatnagar, Misra, and Rao, 2000); perceived risk is proved to have an effect on attitudes towards electronic purchasing, as well as the perceived ease of use of the Web (van der Heijden, Verhagen, and Creemers, 2001). Moreover, usefulness of the electronic site is significant to the consumer's decision to return (Koufaris, 2002), to repurchase. It is important to mention that when virtual salespeople intervene, there is an increase in consumers' post-purchase intentions, positive attitudes, and overall satisfaction with the service (Holzwarth, Janiszewski, and Neumann, 2006).

3.9 Brand loyalty

Brand loyalty is conceptualized as a favorable attitude that a consumer has toward a brand, causing a recurrent purchase behavior of the brand across time (Assael, 1992). Keller (1993) defines loyalty as a recurrent purchase behavior showed in a time period that is forested by a positive posture toward the subject. Researchers indicate that a true loyal consumer has a connection and commitment towards the brand, shows notable purchase intentions, presents resistance to switch brands, change mindsets, and demonstrate disposition to pay more (Shankar, Smith, and Rangaswamy, 2003).

Semeijn et al; (2005) state that overall satisfaction has a high positive impact on loyalty and if consumers are satisfied they are loyal and, therefore, desire to continue in the relationship (Andreassen and Lindestad, 1998). Literature establishes that consumer satisfaction and consumer loyalty are different concepts with distinctive connotations; satisfaction refers to short-term emotional feelings driven by (or during) a specific transaction (Martin-Consuegra, Molina, and Esteban, 2007), and loyalty reveals an enduring attitude (Han, Kwortnik, and Wang, 2008). However, empirical evidence suggests that both satisfaction and loyalty must be conceptualized as highly associated constructs (e.g. Enrique Bigné, Mattila, and Andreu, 2008; Hennig-Thurau, Gwinner, and Gremler, 2002; Wong and Zhou, 2006). Furthermore, for marketing scholars (Pleshco and Baqer, 2008) consumer loyalty is more significant for a brand than consumer satisfaction; the reason is that loyalty can contribute to make consumers more tolerant at some point when an unacceptable situation occurs with the brand in question (Shankar et al., 2003).

The latter suggests that loyal consumers may have a broader zone of tolerance, feeling superior levels of satisfaction than non-loyal consumers (Zeithaml, Berry, and Parasuraman, 1993) or consumers that prioritize convenience over quality.

Scholars posit that, in addition to consumer satisfaction, there are more antecedents to drive consumer loyalty. For instance, Gan, Cohen, Clemes, and Chong (2006) proved that switching barriers, corporate image, and consumer value are important antecedents of loyalty. Moreover, it has also been proved that switching price and price perception contribute to consumer loyalty (Cheng, Lai, and Yeung, 2008). Lages and Fernandes (2005) establish that the value of a service value to achieve social integration and the value of a service to get a peaceful life are related with loyalty.

Reichheld and Schefter (2000) argue that loyal consumers are critical to the survival of businesses in the e-commerce context. Consumer loyalty in an electronic environment is considered a crucial asset for online companies due to the elevated cost to bring in new consumers and the difficulty in retaining them (Gefen, 2002). Srinivasan et al; (2002) outline electronic loyalty (e-loyalty) as the positive attitude that a consumer has toward the e-retailer that generates a recurrent buying behavior. E-loyal consumers increase online companies' profits through long-time consumers' commitment and diminished costs of gaining new consumers; moreover, they refer new consumers to the online company, which represents a source of profit for e-companies (Reichheld and Schefter, 2000). E-loyal consumers can often be tended to with less operating costs, even though they also tend to buy more than a recently acquired purchaser (van Riel et al., 2001).

Empirical research establishes diverse antecedents of online consumer loyalty; consumer value embracing outcome, process, and enjoyment demonstrate to be an important determinant for e-loyalty (Koufaris, 2002); the relationship amongst e-satisfaction and e-loyalty is significant in several studies (Cai and Xu, 2006; Park and Kim, 2003; Rodgers, Negash, and Suk, 2005; Shankar et al., 2003). Other results show that e-satisfaction and e-trust have a positive effect on e-loyalty (Kim, Jin, and Swinney, 2009). Thus, in order to create e-loyalty many online service providers are focusing not only on e-satisfaction, but also on reducing the perceived risk

perceived by online consumers when using their services (Ranaweera and Prabhu, 2003). Shankar et al; (2003) establish that ease of getting information in conjunction with the condition that search costs are usually cheaper online than offline, favorably impact the development process of loyalty online.

3.10 Corporate image

Literature states that reputation implies the persistence of quality (Stigler, 1961), it has been recognized as a company's valuable intangible asset (Dolphin, 2004) and a core resource in gaining competitive advantage (Fombrun, 2000; Hussainey and Salama, 2010). Therefore, it is acknowledged as one of the fundamental factors to build firm success (Kay, 1995). A firm's reputation impacts the expectations of a consumer regarding the offered quality (Shapiro and Moriarty, 1982), and also in how consumers perceive a company's product and/or service in comparison to those offered by direct competitors (Fombrun and Shanley, 1990), which in turn leads to a certain consumer behavior.

Fombrun (2000) describes corporate reputation as a multidimensional concept dynamically evolving from perceptions formed by consumers of the firm's previous actions and future prospects. Furthermore, it is related to consumers' feelings about a firm based on any information (or misinformation) regarding its actions, workplace, previous performance, and future panoramas (Fombrun, 2000). Corporate reputation is also influenced by its earlier financial performance as well as its social performance (Fan, 2005). As such, corporate reputation is determined by four dimensions: credibility, trustworthiness, reliability, and responsibility of a firm's communication and activities (Fill, 2009). Those dimensions are affected by the constant interchange amongst the communication and actions of the company and the communication and actions of consumers (Gurau, 2013). In other words, corporate reputation is constructed throughout the interplay of numerous messages arising from official and unofficial sources (Gotsi and Wilson, 2001). However, in Gurau's words (2013), corporate reputation is no longer shaped according to what companies say or do, rather it is now highly affected by how consumers perceive and react to companies' actions and words.

Consumers, providers, traders, stockholders, amongst others, evaluate corporate reputation along time through image, advertising and actual experience. They expect the promised service and/ or product to perform as promoted in order to satisfy their needs (Goldring, 2015). Furthermore, studies support that a strong corporate reputation is positively correlated to consumer satisfaction, loyalty (Hart and Rosenberger, 2004), trust, positive word-of mouth (Walsh and Beatty, 2007), and perceptions of consumer value (Cretu and Brodie, 2007). Complimentarily, Stacks and Watson (2007) found that corporate reputation is highly associated with credibility that, in turn, is dependent on the trust among the corporation and its public.

3.11 Communication

The electronic world has endless accessible communication channels (Ihator, 2001) that have led to more control to Internet users during the communication mechanism. Electronic consumers adopt a proactive behavior, they dig for information, contact companies and/or other people, express their feelings on online forums and social networks (Luck and Ginanti, 2009). Electronic agents that express recommendations improve consumers' decisions (Ariely, Lynch, and Aparicio, 2004). Researchers establish that there is a high positive relationship between the perception of service quality and consumers' disposition to recommend the firm (Parasuraman et al., 1994).

The influence that an individual exerts over another person becomes decisive as the product and/or service's complexity rises (Robertson, 1971) and during situations when high risk is perceived (Perry and Hamm, 1969). Midgley (1983) posits that consumers with higher perceived risk are more likely to participate in conversations regarding the product and/or service in question and can be involved in word-of-mouth discussions to diminish uncertainty in purchase. Consumers rely in a higher degree of word-of mouth because they perceive it to be more reliable and less biased (Zeithaml, 1981).

The great significance of word-of-mouth communication in influencing the formation of expectations regarding a service is sufficiently supported (Zeithaml et al., 1985). Service firms encourage positive word-of-mouth communication (Malhotra et al., 2005) because managers believe that word-of-mouth has a significant impact on services (Eiglier and Langeard, 1977).

The intrinsic nature of services makes it difficult for consumers to evaluate a service prior to consumption, in the sense that word-of-mouth becomes very important because such personal and non-personal statements expressed by third parties provide a description of the service (Zeithaml et al., 1993), they paint a picture for other consumers.

3.12 E-commerce in Mexico

The upsurge of e-commerce in the world brought radical changes in the Mexican economy leading business owners to restate the way they perform businesses in a new globalized economy driven by innovation and technology. Castells (1996) is one of the first researchers that pointed out his thoughts about the tendency of e-commerce as a contributor in the development process of a new network economy in Mexico. Later, in Palacios' words (2001), this new electronic economy would lead to more efficient and flexible organizations able to respond to the rapid market changes, and therefore, flourish in the innovative competitive market performed in the new electronic environment. Company owners in Mexico establish their business strategies considering the implementation of new technologies into their companies such as the establishment of a website (Jones and Tullous, 2000). They are aware that this represents to the company the opportunity to achieve potential business expansion, as companies that set up a website contribute to e-commerce growth (Palacios, 2001).

E-commerce breaks into one of the sectors of the Mexican economy with most growth (Palacios, 2001). E-commerce in Mexico shows a satisfactory evolution in the last five years; during 2013 it left an economic spill of 9.2 billion USD that represented an increment of 42 percent with regard to 2012; whereas 12.2 billion USD of income were generated in 2014, which signified an increase of 34 percent in relation to 2013 (AMIPCI, 2015). According to Palacios (2001), major e-commerce activity in Mexico is carried out in the most advanced states, which corresponds mainly to Distrito Federal, Estado de Mexico, Nuevo Leon, and Jalisco. Moreover, the top concentration is in the Metropolitan Area of the Valley of Mexico also known as Greater Mexico City (INEGI, 2013).

Earlier this year (2015), the Internet Mexican Association presented a research developed during 2014 regarding electronic commerce in Mexico, which investigated both e-consumers and online

companies. The study shows that without taking travels into consideration (flight tickets), the three main categories named by frequency of online shopping were: clothes/accessories, digital downloads and tickets for entertainment events. Further, payment via credit card predominates in the Mexican electronic market (AMIPCI, 2015).

The main motives to buy online is practicability and time saving (AMIPCI, 2014). Forty five percent of Internet users deem it unsafe to conduct online transactions, mainly payments. Moreover, one of the principal motives for why Mexican e-consumers are reluctant to let the online site save their information is related to security concerns (AMIPCI, 2015). The forces that constitute obstacles for the growth of e-commerce activities are diverse and mainly include issues of security and personal data privacy (AMIPCI, 2014). However, Mexico is projected to continue evolving its commercial activities through the electronic market (Palacios, 2001).

3.13 Hypotheses

The hypotheses were defined based on the reviewed literature and as a result of the proposed objectives for this study. Accordingly, seven hypotheses were framed in order to assess the scope of the four developed objectives. The relationship amongst the hypotheses emerges from the need to understand the dynamics involved in the cycle of the e-services provided by firms. Furthermore, the influence of e-service quality on consumers' perceptions is evaluated as well as its influence on consumer behavior, satisfaction, and e-loyalty. Hence, the hypotheses framed are as follows:

Hypothesis (H_1): The greater the quality of the user interface provided by the firm, the greater the consumers' perceived e-service quality.

Hypothesis (H_2): The greater the fulfillment of consumers' expected e-service quality the greater the consumers' perceived e-service quality.

Hypothesis (H_{3a}): An increase in positive word-of-mouth, positively impacts consumers' purchase intentions based on the perceived e-service quality.

Hypothesis (H_{3b}): An increase in negative word-of-mouth, negatively impacts consumers' purchase intentions based on the perceived e-service quality.

Hypothesis (H_4): The greater the perception of e-trust derived from the security of the system the greater the perceived e-service quality.

Hypothesis (H_5): The greater the consumer satisfaction with the e-service delivery the greater the perceived e-service quality.

Hypothesis (H_6): The greater the e-loyalty derived from e-satisfaction and repurchase intention the greater the perceived e-service quality.

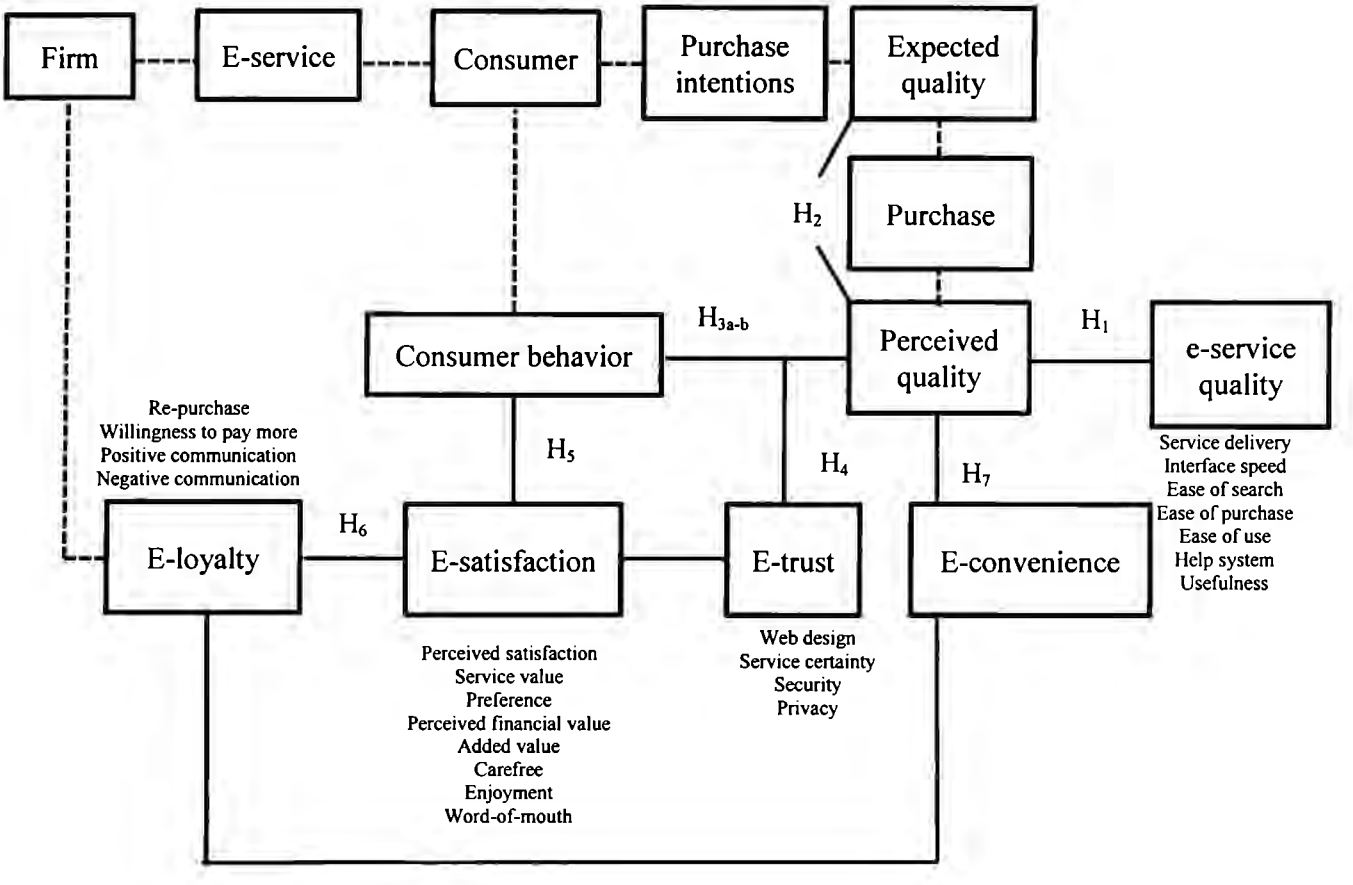
Hypothesis (H_7): The greater the perceived service value in the e-service delivery derived from satisfaction the greater the perceived service quality.

3.13.1 Hypothesis framework

In order to evaluate the four objectives of the study, seven hypotheses have been framed. The hypotheses framework includes the relationship between each hypothesis with its respective variables. Figure 3.1 illustrates the hypotheses framework. As may be appreciated in Figure 3.1, e-consumers' perception, both positive and negative, of e-service quality has an equal impact on firms' reputation and, therefore, their growth. A firm offers an online service for consumers, which in this case are e-consumers who have certain purchase intentions (i.e. buy, repurchase, etc.) and expect to receive said service with a predetermined degree of quality. As consumers actually purchase a service, their perceived quality received is revealed; however, it is the actual e-service quality (i.e. service delivery, interface speed, ease of search, ease of purchase, ease of use, help system, and usefulness) that well determines e-consumers' perceived quality. Then, the perceived quality is revealed which, in turn, through the provision of certain dimensions (i.e. web design, service certainty, security, and privacy) contributes to build e-trust in the firm that will influence consumers' e-satisfaction. Similarly the perceived quality will lead to satisfied or unsatisfied e-consumers, which will depend on what they value in e-services and their preferences that will shape a certain consumer behavior, influencing word-of-mouth and/or peer recommendation. Finally, a crucial consumer behavior for a firm, and the most desired, is e-loyalty which will reveal consumers' re-purchase behavior and the willingness to pay more. This also means that, if an e-loyal consumer receives negative communication about an e-service,

he/she will tend to ignore those comments and will remain loyal to the firm; similarly, with the positive communication, he/she will reaffirm purchase decisions.

Figure 3.1 Hypotheses Framework



Chapter 4

Study design

This study aims to explore the dynamics of e-services; perceptions and expectations in e-consumers were explored to uncover the dimensions employed as to evaluate e-service quality as well. Therefore, e-service quality was measured throughout the development of certain dimensions that allows capturing consumer quality perception when consuming an e-service. The methodological approach utilized throughout the study was quantitative.

4.1 Sampling

A semi-structured survey was administered in order to explain the abovementioned research objectives (see Chapter 2). A total of four hundred and seventy semi-structured surveys, from a purposively selected sample size, were administered with men and women, over the age of eighteen, residing in Mexico City. The general objective of the survey was to evaluate the influence of e-services quality provided by a firm, hereinafter referred to as the company, on consumer perceptions and purchase behavior. The general criterion for the selection of the sample was respondents' online purchase experience, particularly with the services provided by the company selected for this research, which belongs to the entertainment industry.

4.2 Instrument Design

The service quality outcome and measurement is dependent on the type of service context, which in the case of the present study adds complexity to the subject. In order to test the proposed model, a semi-structured survey (see Appendix A.1) was developed. Said instrument was designed by reviewing prior research from electronic service quality literature to measure consumer perceptions of dimensions proposed to evaluate the quality offered of a service consumed via online, and in accordance with the results of the pilot test. Some of the most important dimensions or attributes previously identified in the service quality literature (see Chapter 3) were taken into consideration in order to design the instrument to measure components of the model proposed in this research; such attributes included: e-satisfaction, e-loyalty, e-service quality, e-trust, expected service, and perceived service. The constructs were adopted and adapted from existing validated studies when possible, in other cases, minor

revisions were made when appropriate. The instrument was developed in English and translated into Spanish for its administration; consistency in both languages was assured.

The demographic elements of the semi-structured survey included age, sex, occupation and borough. Age was asked as to ensure that the respondents were eighteen years of age or older, as it was considered that such participants would be eligible to acquire and use a credit card. Sex and occupation were asked to understand the profile of the sample, and borough was required only to ensure that respondents resided in Mexico City. The survey included both closed and open-ended questions. The first two open-ended questions served as filter questions as they determined whether the respondents would continue answering the survey. The following three open-ended questions were designed to provide a general understanding of the respondents' use of the e-service in question. The following twenty five questions were closed-ended and were evaluated on a ten-point Likert Scale (Rencher, 2003). The questions were grouped according to the concepts queried (i.e. e-service, e-service quality, perceived service quality, expected service quality, e-trust, satisfaction, consumer behavior, and word-of-mouth). Four questions were amended due to results from the pilot test as it was found that the wording required revision.

4.3 Pilot test

A pilot test was implemented in order to validate the instrument for the study and to confirm the robustness of the selected variables. The results of the pilot test were obtained with the use of the SPSS statistics software package. The semi-structured pilot survey was achieved with approximately thirty percent, that is, one hundred and forty respondents of the sample of the study. The respondents resided in Greater Mexico City and ranged between ages of eighteen to sixty. Twenty five responses were determined to be outliers due to a lack of complete responses or incomplete data; said outliers were eliminated from the study, thus, reducing the sample size to one hundred and fifteen respondents. The survey evaluated twenty five variables with a ten-point Likert Scale which ranged from complete disagreement (i.e. 1) to complete agreement (i.e. 10).

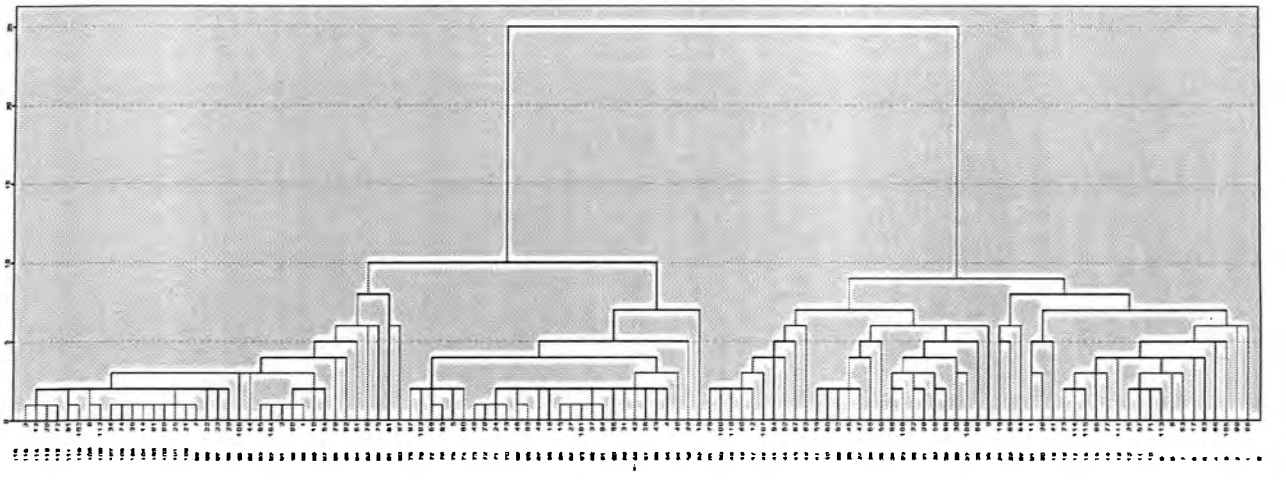
The descriptive statistics that resulted from the pilot survey are incorporated in Appendix A.2. The response rate was eighty two percent; fifty one percent of the surveys were effectively responded by women and forty nine percent responded by men. The results from the multivariate

regression and correlation analysis revealed that the behavior of the population of the sample was mixed, and that the correlation of attributes was highly significant; as such, frequencies and histograms were developed in order to better visualize the behavior of the pilot test's sample. The histograms for each of the variables are located in Appendix A.3. As may be appreciated, the histograms indicate that the population of the sample is sectioned, meaning that there are two distinct groups of participants that are sectioned according to their behavioral pattern.

The results further indicated that the two the variables were being segregated into two groups of respondents, that is, those that were more satisfied with the electronic service and those less than satisfied with the electronic service provided by the company in question. There were only two variables that did not group as clearly as the rest, these being WTP (i.e. willingness to pay more) and NCO (i.e. negative communication). In the case of the first variable, the response rate was consistent with the sample; over fifty percent of the sample stated complete disagreement and disagreement on their willingness to pay an increase of ten to fifteen percent for the electronic service in question. Since this variable is significant to the testing of the hypotheses, it was not eliminated for further analysis. In the case of the second mentioned variable, again over fifty percent of the respondents argued that negative communication would not sway their purchase decision making. Such variable is descriptive to the exploratory nature of the study and, as such, was not eliminated from the study.

A cluster analysis was employed to further understand the grouping of the sample based on their response patterns and to be able to confirm if such distinction was due to a difference between satisfied and unsatisfied consumers. Figure 4.1 illustrates the results from the cluster analysis. As can be seen in Figure 4.1, the sample does in fact separate into two groups. Group one was identified as the satisfied consumers and included fifty one respondents, and group two were identified as the unsatisfied consumers including the residuary sixty four respondents.

Figure 4.1 Pilot test survey cluster analysis



Once the cluster analysis confirmed that the sample was clearly divided into two groups, each group of data was rerun independently for a regression and correlation analysis. The regression and correlation analysis for the first group is located in Appendix A.4. Results indicate that the model well explains the variance in the dependent variable, that is, 86.3 percent of the variable is explained with such model. Further, in regards to the correlation of attributes, thirty seven correlations were found with a ninety five significant level and the vast majority of correlations were detected a ninety nine significance level. Also, none of the significant correlations among variables was negative, thus, indicating that an increase in one variable accounts for an increases in the other. The results of the regression and correlation analysis for second group are located in Appendix A.5. Findings confirmed that this model also well explains the variance in the dependent variable, that is, 88.6 percent of the variable is explained by such model. In reference to the correlations analysis, eleven correlations were found at a ninety five significance level and the rest of the correlations, the vast majority, at a ninety nine significance level.

4.4 Data collection

First, as stated above, a pilot test of the semi-structured survey was held in Mexico City with the purpose of validating the final instrument, as well as, confirm the selected variables for the study. The semi-structured survey was then administered in Mexico City to four hundred and seventy participants online (thirty percent) and in-person (seventy percent). Initially, the survey's link was

distributed via mail and social networking sites; however, it was observed that respondents took too much time without opening the link, most of them showed apathy and indifference to answer. As such, a change in method was determined as to personally administer the survey. This method was preferred because of its advantages such as the motivation, sample control, quality control and, specially, high response rate in a short period of time. The administration was mainly carried out in universities, shopping malls, enterprises, and public areas.

The data was collected over a period of three months; results suggest that there was consistency in responses, that is, there were no significant changes in the responses at the beginning, middle and end of the collection of the data. The response rate was of 97.6 percent as four hundred and fifty nine participants responded adequately. Twenty nine participants stated that they had not purchased a product and/or service online, and ninety two had not purchased online from the company in question, thus, the latter were considered outliers and removed from further analysis. Therefore, the sample size was reduced to three hundred and thirty eight. Forty six percent of the survey was successfully responded by women and fifty four percent by men, ranging from ages eighteen to sixty one. Table 4.1 includes the description of respondents by age and sex. The majority of respondents ranged between ages eighteen to thirty five, thirty two respondents ranged from ages thirty sex to forty four, twelve from ages forty five to fifty three, and nine from ages fifty four to sixty one. The majority of respondents stated that their occupation was worker (i.e. seventy seven), and student (i.e. one hundred and fifty seven); amongst the other respondents, their occupations included, accountant, architect, businessperson, medical professional, homemaker, professor, consultant, artist, chemist, journalist, psychologist, and economist, among others.

Table 4.1 survey respondents by age and sex

Ages	**Men**	**Women**	**Total**
18-26	88	83	171
27-35	66	48	114
36-44	19	13	32
45-53	6	6	12
54-61	2	7	9
Total	181	157	338

4.5 Construct of measurements and non-parametric tests

The proposed variables were sectioned into three main groups, those that were related to perceived e-service quality, behavior and the others associated with communication. The first group included the variables service delivery (SED), interface (INS, WED, HSY, SCE, SEC, PRY), added value (ADV), and usefulness (USE, EOS, EOU, EOP). The behavioral groups included satisfaction (ESA), perception (PVS, PFV, PSQ), preference (PRE), experience (CAR, ENJ), loyalty (REP, WTP), and expectation (EXP); and the third group included the variables word-of-mouth (WOM) and communication (NCO, PCO). The abovementioned hypotheses (see Chapter 3) were evaluated with the use of statistical tests. Because of the nature of the data, a series of tests were employed, including, descriptive statistics to examine the main characteristics of the gathered data, cluster analysis to verify patterns in the behavior of respondents, regression analysis to find linear association amongst the mentioned variables, and correlation analysis to determine the association of attributes.

Chapter 5

Data analysis and findings

5.1 Instrument analysis

The semi-structured survey (see Appendix A.1) was grouped into three sections. The first section included the demographics pertaining to respondents' sex, age, occupation and borough. These were included with the same purposes of that of the pilot testing (see Chapter 4). The second section included closed and open-ended questions regarding respondents' behavior when purchasing online and with the company in question. The first two questions served as filters as they required respondents to state whether or not they had ever purchased a product and/or service online and from the company's website, respectively. These questions would determine if respondents would continue in the process of answering the survey, that is, if they had not purchased online and from the company in question, they were not considered for further analysis. Questions 3-5, open-ended questions, were developed specifically to obtain information on the respondents' purchasing behavior regarding the company in question; participants were asked to state why they began to purchase e-services from the company, why they continue to do so, and their frequency of purchase.

The third section of the survey required participants to evaluate the company's e-service quality, as well as their degree of satisfaction with the e-service and company, and their attitude towards the company. The following twenty five questions in the section were evaluated on a ten-point Likert Scale ranging from complete disagreement to complete agreement. As may be observed, the scale lacked a mid-point in order to minimize social desirability bias occurring from respondents' desires to seem cooperative (Garland, 1991). Questions six and seven referred to respondents' overall satisfaction; meaning, participants' e-satisfaction with the e-service as well as the obtained quality by purchasing said e-service. Question eight required respondents to determine whether they preferred to purchase the services the company offers online or in person, face-to-face. Such question would provide a clear idea of participants' willingness to purchase e-services. Question nine queried participants on the extent to which the expectations they had of the e-service had been met; that is, their perception based on their expectation. Question ten

required participants to state whether they considered the price of the e-service to be equated to the actual e-service they received; that is, their perception of the cost-benefit of acquiring such e-service. Questions eleven and twelve referred to the actual e-service obtained; the former asked if participants had, in fact, received the desired e-service, while the latter queried on the actual perceived quality of said e-service.

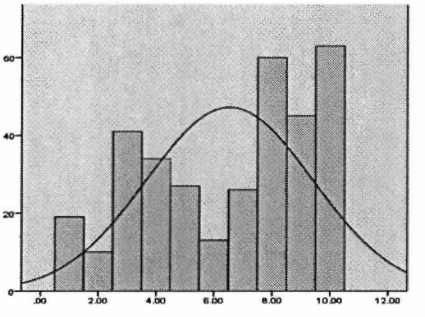
Questions 13-20 were designed in order to evaluate the company's website interface. These questions, which are elemental in determining perceived e-service quality, then, referred to the portal's speed, ease of use, appearance, and overall efficiency and effectiveness. Questions 21-23 revealed the extent to which participants' considered that they trust the company in question. The mentioned questions required respondents to evaluate the company's security system, that guarantees effectiveness of the payment system and privacy of personal information, and the overall e-service provided. Questions twenty four and twenty five required respondents to state to what extent the actual purchasing of the e-service had been carefree, and if they had enjoyed the experience of purchasing a service on the company's website. Questions 26-28 referred to participants' purchasing intentions; they were queried on their willingness to repurchase from the company and their willingness to continue to purchase given an increase of ten to fifteen percent in the price; that is, these questions enabled the understanding of the existence of loyalty or lack thereof. Further, question twenty eight made reference to the word-of-mouth the respondents'' might engage in in accordance to their experience purchasing an e-service; meaning, participants were asked to determine whether or not they would recommend using the company's website to acquire its services. Finally, questions twenty nine and thirty were developed in order to understand the influence of word-of-mouth on consumer behavior. These questions were, then, meant to uncover potential effects of positive and/or negative word-of-mouth received by respondents' peers.

5.2 Variables

The variables included in analysis, that is variables one to twenty five, were evaluated on a ten point Likert Scale, where one indicated complete disagreement and ten complete agreement. Such scale was implemented in order to enable a normal distribution within the results (Rencher, 2003). The variables' frequency and percentages are illustrated in Appendix A.6.

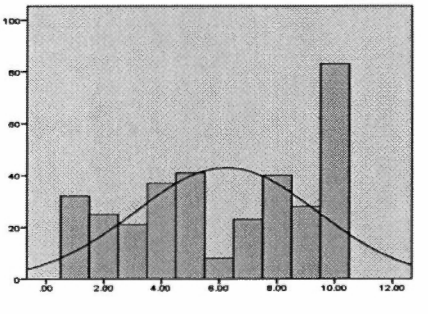
The variable perceived value satisfaction (PVS) was incorporated because it is significant to the determination of consumers' degree of satisfaction with the overall value received from the service purchased. Figure 5.1 illustrates the results of the respondents' perceived value satisfaction. Findings indicated that 18.6% of the respondents completely agreed, 31.1% agreed, 5.6% completely disagreed, and 15.1% disagreed that they were satisfied with the acquired value of the e-service (see Appendix A.6). Therefore, the majority of respondents affirmed that the company offers added value when they opt to buy through the website instead of in person.

Figure 5.1 Perceived value satisfaction



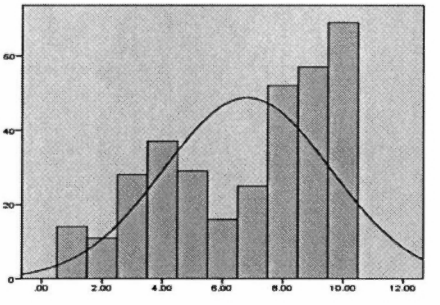
The variable preference (PRE) was integrated to this study in order to analyze the reasons that motivate consumers to prefer to buy a service online rather than in person. Figure 5.2 illustrates the results of respondents' preference to purchase services electronically. Findings showed that 24.6% of the respondents completely agreed, 20.1% agreed, 9.5% completely disagreed, and 13.6 disagreed that they preferred to buy a service from the company under study throughout its website than to do so in person (see Appendix A.6). Therefore, almost the half of the respondents asserted to prefer to buy the service offered through online than face to face.

Figure 5.2 Preference



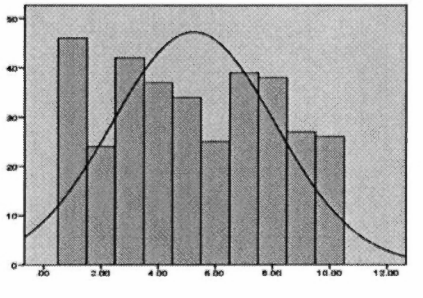
The variable expectation (EXP) gives an insight to whether the online service that the company under study accomplishes consumers' expectations and needs. That is, the extent to which consumers' expectations of the e-service is actually met. Figure 5.3 indicates the results related to respondents' expectations of the service provided by the company in question. It was found that 20.5% of the respondents completely agreed, 32.3% agreed, 4.1% completely disagreed, and 11.6% disagreed that the expectations that they had about of the online service were met (see Appendix A.6). Thus, most of the respondents manifested that the e-service offered throughout by the company fulfilled their expectations.

Figure 5.3 Expectations



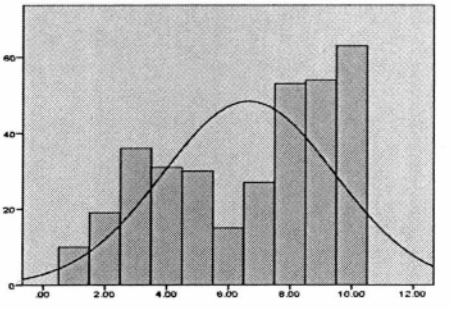
The variable perceived financial value (PFV) was incorporated because it is important to know if consumers perceive that the price they pay for using the online service is offset by the benefits they receive. Figure 5.4 illustrates the results of the respondents' perceived financial value. Results showed that 7.7% of the participants completely agreed, 29.2% agreed, 13.6% completely disagreed, and 19.5% disagreed that the price of buying a service via the company's website is compensated by the provided service (see Appendix A.6). Therefore, the majority of respondents (i.e. 33%) affirmed that the price of purchasing online was not offset by the service.

Figure 5.4 Perceived financial value



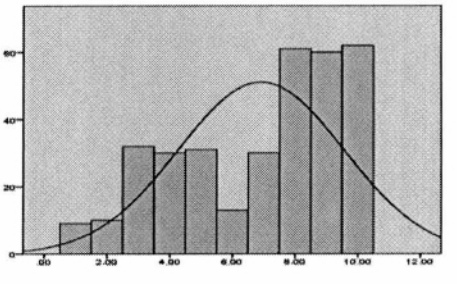
The variable service delivery (SED) was integrated in order to detect if online consumers actually perceive that the company is delivering the right service that fulfills their needs. Figure 5.5 shows the results of consumers' perceptions of the actual service delivered. Findings indicated that 18.6% completely agreed, 31.7% agreed, 3% completely disagreed, and 16.3% disagreed that they perceived that the company's website delivers the service that they really need (see Appendix A.6). Hence, half of the respondents declared to perceive that the e-service offered by the company delivers the right service they need.

Figure 5.5 Service delivery



The variable perceived service quality (PSQ) was included to know consumers' perception of the general quality that the company offers through its website. Figure 5.6 shows the results of respondents' perceived quality of the company's website and service. Results showed that 18.3% completely agreed, 25.8% agreed, 2.7% completely disagreed, and 12.5% disagreed that the online service offered by the company under study was of quality (see Appendix A.6). Thus, majority of respondents asserted to perceive an online service of ticketing system of quality.

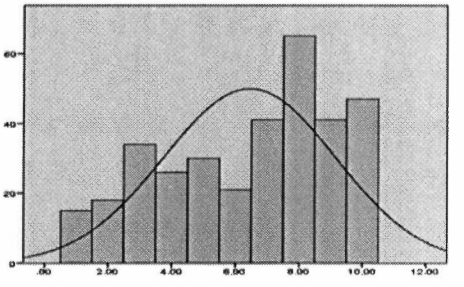
Figure 5.6 Perceived service quality



The variable interface speed (INS) was included because the interface speed impacts consumers' perception of the website's quality and, therefore, the e-service. Figure 5.7 depicts the results of

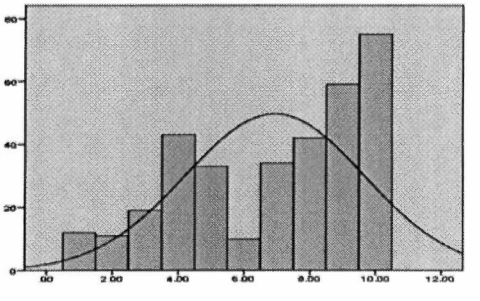
the respondents' perception of the velocity of the website. Findings indicated that 13.9% of the respondents completely agreed, 31.3% agreed, 4.4% completely disagreed, and 15.4% disagreed that the velocity of the company's Internet page was adequate to purchase the e-service (see Appendix A.6). Therefore, the majority of respondents stated that the website speed was adequate.

Figure 5.7 Interface speed



The variable ease of search (EOS) was integrated because it is significant for consumers when they determine the quality of an online service. Figure 5.8 illustrates the results found regarding the facility for consumers to find the desired service in the company's under study. Results showed that 22.2% completely agreed (i.e. 75 respondents), 29.9% agreed, 3.6% completely disagreed, and 8.9% disagreed that it was easy to find the shows that they were looking for through the company's portal (see Appendix A.6). Hence, more than half of the respondents declared that the company's website allows them to find the requested service easily.

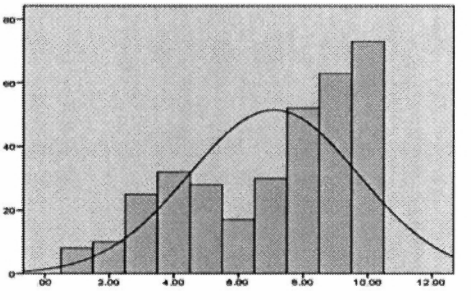
Figure 5.8 Ease of search



The variable ease of purchase (EOP) was included in this study because it is a significant dimension part of the service quality offered and is taken into consideration when consumers assess e-service quality. Figure 5.9 includes the results related to respondents' ease of purchase

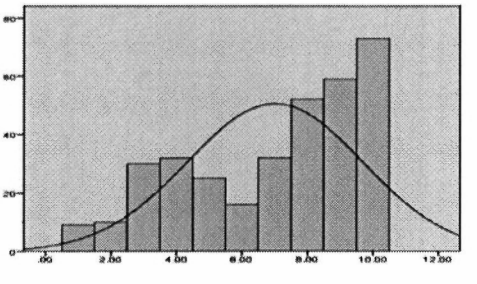
via online. Findings indicated that 21.6% of the respondents completely agreed, 34% agreed, 2.4 completely disagreed, and 10.4% disagreed that purchasing an e-service is easy from the company in question (see Appendix A.6). Therefore, the majority of respondents affirmed that the company offers an interface that enables consumers to purchase with ease.

Figure 5.9 Ease of purchase



The variable ease of use (EOU) was included in order to know how consumers perceive the facility of navigating through the website when they plan to acquire an e-service. Figure 5.10 illustrates the results of the respondents in reference to their perception of the ease of use. Results showed that 21.6% of the respondents completely agreed, 32.9% agreed, 2.7% completely disagreed (i.e. 9 respondents), and 11.9% disagreed that was easy to navigate in the portal of the company under study (see Appendix A.6). Thus, more than half of the respondents asserted to navigate with facility through the website when they were looking to buy an online service.

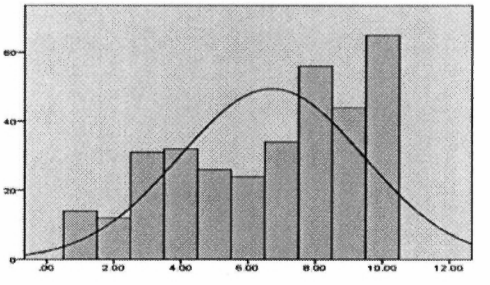
Figure 5.10 Ease of use



The variable website design (WED) was included because the website design promotes reliability and trust when consumers visit a website and purchase an e-service. Figure 5.11 depicts the results found in reference to the way consumers perceive the website layout of the company under study. Findings revealed that 19.2% of the respondents completely agreed, 29.6% agreed,

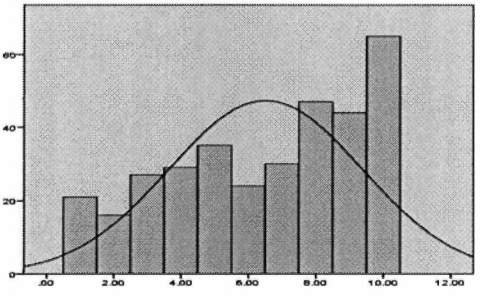
4.1% completely disagreed, and 12.8% disagreed that the company's online page presents an appealing layout (see Appendix A.6). Thus, the majority of respondents stated that the website design of the company was appealing.

Figure 5.11 Website design



The variable added value (ADV) was integrated to this research because is important to know if consumers perceive that their decision to buy an e-service is efficient and let them save resources that may add value. Figure 5.12 illustrates the results found regarding the efficiency of buying an e-service through the company's portal. Results showed that 19.2% of participants completely agreed (i.e. 65 respondents), 26.9% agreed, 6.2% completely disagreed, and 12.7% disagreed that purchasing through the company's website let them to save resources (see Appendix A.6). Hence, the majority of respondents declared that the option to buy an e-service from the company under study brings additional value.

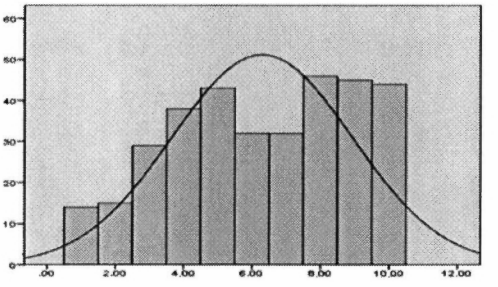
Figure 5.12 Added value



The variable help system (HSY) was included because it is part of the support provided by a company for helping consumers perform successful transactions. Figure 5.13 shows the results of consumers' perceptions regarding the usefulness of the help system provided by the company under study. Findings indicated that 13% of the respondents completely agreed, 26.9% agreed,

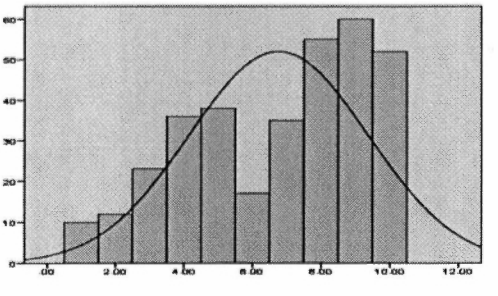
4.1% completely disagreed, and 13% disagreed that the website's help system was useful (see Appendix A.6). Hence, the majority of respondents affirmed that the company provided a useful help system in its portal.

Figure 5.13 Help system



The variable usefulness (USE) was included in this research in order to know if consumers perceive that the company under study is actually delivering valuable information thru its website page. Figure 5.14 illustrates the results regarding consumers' perceptions of the information provided in the website of the company. Results showed that 15.4% of the participants completely agreed, 34.1% agreed, 3% completely disagreed, and 10.4% disagreed that the information provided was useful (see Appendix A.6). Thus, slightly less than half of the respondents asserted that the website's information they found is important and useful.

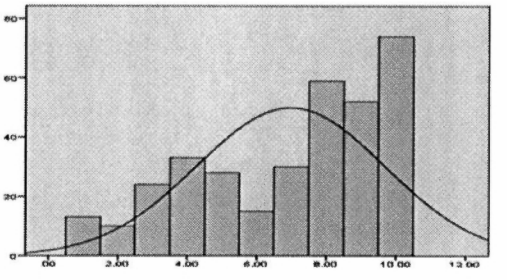
Figure 5.14 Usefulness



The variable service certainty (SCE) was incorporated in the present research because it provides insight of consumers' expectations based on previous experiences with the company under study which, in turn, foster consumer e-trust developed regarding an e-service provider. Figure 5.15 depicts the results in reference to consumers' confidence that they would receive an e-service. Findings revealed that 21.9% of the respondents completely agreed, 32.9% agreed, 3.8%

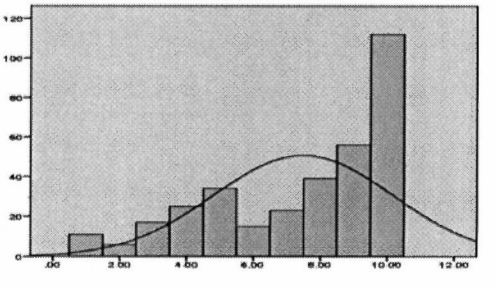
completely disagreed, and 10.1% disagreed that they were confident of getting a good e-service through the company's website (see Appendix A.6). Therefore, more than half of respondents stated that they trust that the online company was reliable and delivered a good service.

Figure 5.15 Service certainty



The variable security perceived (SEC) was integrated since the security of an online site has great impact on consumers' behavior. Figure 5.16 includes the results of consumers' perception of website security to pay for e-services. Results showed that 33.1% of participants completely agreed, 27.1% agreed, 3.3% completely disagreed, and 6.8% disagreed that the payment system offered in the website page of the company was safe (see Appendix A.6). Hence, more than 60% of the respondents declared that the portal offered a reliable security system that enables them to buy without risks.

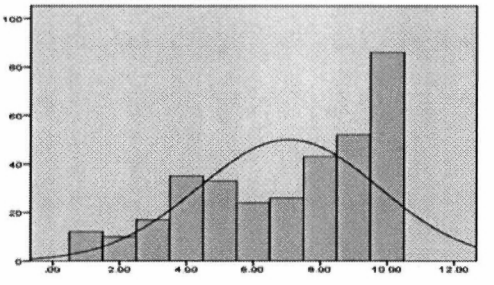
Figure 5.16 Perceived security



The variable privacy (PRY) was included in this research because consumers' perceptions of their data privacy highly impact their decision of purchasing through Internet. Figure 5.17 shows the results regarding how consumers perceive the ensured data privacy when they buy an e-service from the company under study. Findings revealed that 25.4% of the participants completely agreed, 28.1% agreed, 3.6% completely disagreed, and 8% disagreed that their

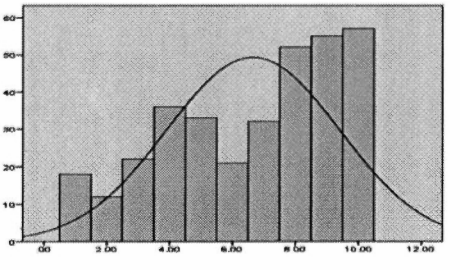
personal information was safe when they use the company's website (see Appendix A.6). Thus, more than half of respondents were confident that when buying an e-service their information remained private.

Figure 5.17 Privacy



The variable carefree experience (CAR) was incorporated in order to know consumers' experience of buying via the company's website and to relate it with consumer behavior. Figure 5.18 illustrates the results of consumers' experience of buying an e-service from the company under study. Results showed that 16.9% of participants completely agreed, 31.7% agreed, 5.3% completely disagreed (i.e. 18 respondents), and 10.1% disagreed that their experience of buying via the company's website was carefree (see Appendix A.6). Therefore, majority of respondents stated that when they used the company's portal to buy an e-service their experience was pleasant.

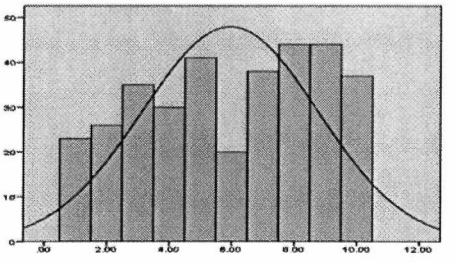
Figure 5.18 Carefree experience



The variable enjoyment (ENJ) was included in the present research because of its relation to the degree of overall consumer satisfaction with the e-service. Figure 5.19 depicts the results found in reference to consumers' enjoyment experience whilst buying an e-service. Findings indicated that 10.9% of respondents completely agreed, 26% agreed, 6.8% completely disagreed, and 18.1%

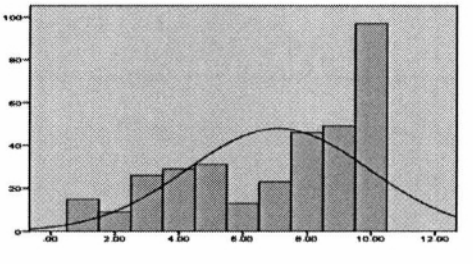
disagreed that they enjoy purchasing thru the company's portal (see Appendix A.6). Therefore, majority of respondents (i.e. 129 respondents) stated to be in the middle of the agreement and disagreement of enjoying when they buy an e-service from the company.

Figure 5.19 Enjoyment



The variable repurchase intention (REP) was integrated because this dimension gives an overall picture of what represented for the consumer to have bought an e-service from the company, and how good was the purchase experience. Figure 5.20 illustrates the respondents' repurchase intention after having experienced a purchase with the e-service provider. Results revealed that 28.7% of participants completely agreed, 28.1% agreed, 4.4% completely disagreed, and 10.4% disagreed that they will buy an e-service from the company again (see Appendix A.6). Hence, more than half of respondents affirmed that they would continue acquiring the e-services offered by the company under study.

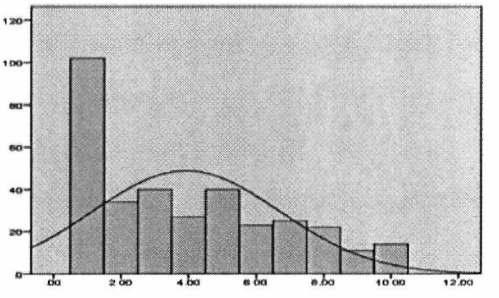
Figure 5.20 Repurchase intention



The variable willingness to pay more (WTP) was included because it detects loyal consumers who are willing to pay more for the services from the company at which they are loyal. Figure 5.21 shows the results of the extent to which consumers are willing to pay more for getting the same e-service. Findings indicated that 4.1% of respondents completely agreed, 9.8% agreed, 30.2% completely disagreed, and 21.9% disagreed that they would continue buying e-services if

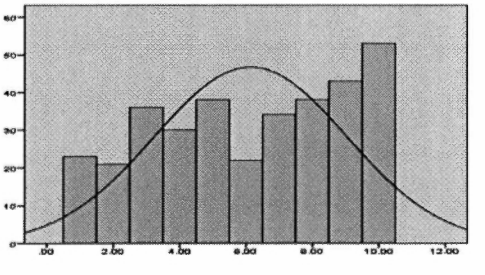
their price would increase 10-15 percent more (see Appendix A.6). Therefore, more than half of respondents expressed disagreement with their willingness to pay more if the company would decide to increase the price of its services offered.

Figure 5.21 Willingness to pay more



The variable word-of-mouth (WOM) was included in order to know how previous experiences with the company in question cause an effect in the disposition of recommend the company to family and friends. Figure 5.22 reflects the extent to which consumers' would recommend buying an e-service from the company under study. Results showed that 15.7% of participants completely agreed, 23.9% agreed, 6.8% completely disagreed, and 16.9% disagreed that they would recommend buying through the website to family and friends (see Appendix A.6). Thus, majority of respondents asserted that based on their experience, they would recommend buying e-services from the company under study.

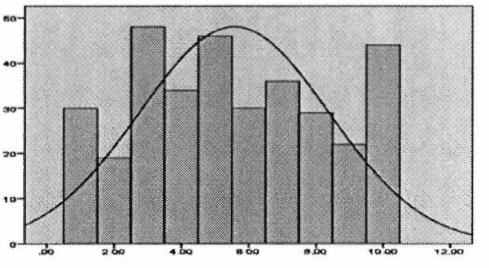
Figure 5.22 Word-of-mouth



The variable negative communication (NCO) denotes how negative communication affects consumer behavior and contributes to e-loyalty. Figure 5.23 illustrates the results of the influence of negative communication on consumers' decision to buy e-services. Findings indicated that 13% of respondents completely agreed, 15.1% agreed, 8.9% completely disagreed, and 19.8%

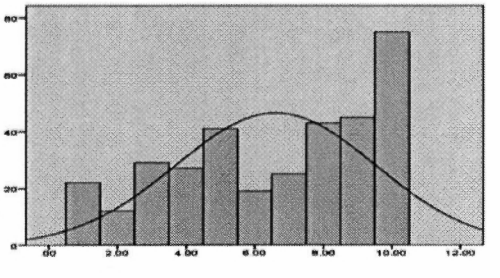
disagreed that negative communication of a poor service would make them decide to buy face-to-face instead. 29% would reaffirm their purchase decision in spite of the negative communication, and 28% were influenced by the negative communication. More than 40% neither agreed nor disagreed that they would stop buying e-services if they received negative communication about the e-service provided by the company (see Appendix A.6).

Figure 5.23 Negative communication



The variable positive communication (PCO) was integrated to explore the extent to which consumers' behavior is reinforced when positive communication is transmitted. Figure 5.24 shows the results regarding the influence of positive communication on consumers' decision to continue buying services. Results revealed that 22.2% completely agreed, 26% agreed, 6.5% completely disagreed, and 12.2% disagreed that if a family member or friend communicated to them that the company offers a high quality e-service, they would reinforce the position of purchasing through the company's website (see Appendix A.6). Therefore, majority of respondents reaffirmed their position of buying online services if they received positive communication about the high quality e-service provided by the company.

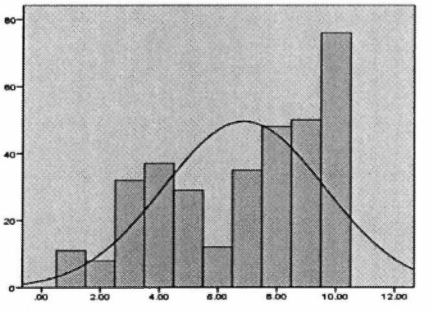
Figure 5.24 Positive communication



The variable satisfaction (ESA) was included in order to give an insight to whether the online service that the company under study satisfies consumers' needs. That is the extent to which a

consumer feels satisfied with the e-service provided by the company. Figure 5.25 illustrates the results of the respondents' overall satisfaction with the e-service. Results showed that 22.5% of the respondents completely agreed, 29% agreed, 3.3% completely disagreed, and 11.9% disagreed that they were satisfied with the e-service provided by the company's website (see Appendix A.6). Hence, half of the respondents declared to be satisfied with the e-service provided by the company thru its web page.

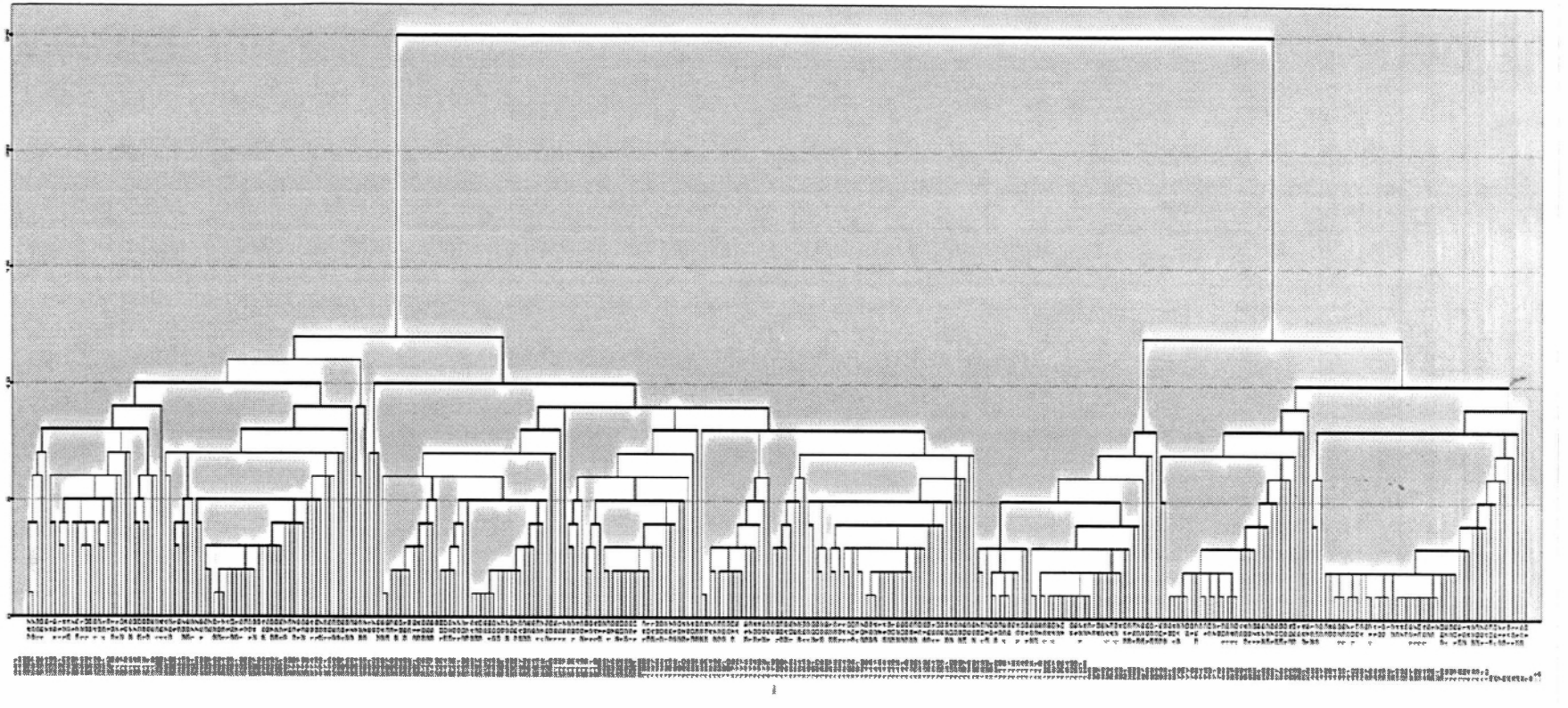
Figure 5.25 Electronic satisfaction



5.3 Cluster analysis and Descriptive statistics

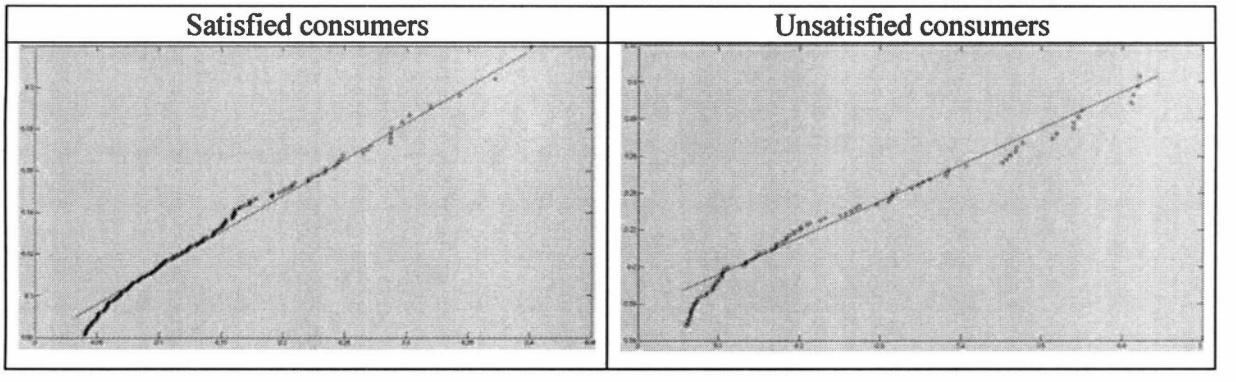
The various abovementioned histograms showed that the population of the sample was somewhat sectioned into two groups. The latter was quite similar to the results of the pilot test. As such, a cluster analysis was employed with the three hundred and thirty eight respondents to better understand the patterns in behavior of the responses of the participants. Figure 5.26 illustrates the results of the cluster analysis. The analysis revealed that the population of respondents, in fact, may be sectioned into two main groups. The first group, identified as the satisfied consumers included two hundred and fifteen respondents, and the second group, identified as the unsatisfied consumers was integrated by the residuary one hundred and twenty three respondents.

Figure 5.26 Cluster analysis results



Accordingly, joint normality was tested among the groups (Gnanadesikan, and Kettenring, 1972). Figure 5.27 illustrates the results of the normality test for the satisfied and unsatisfied consumers. The test revealed that there is normal distribution within both sets of data.

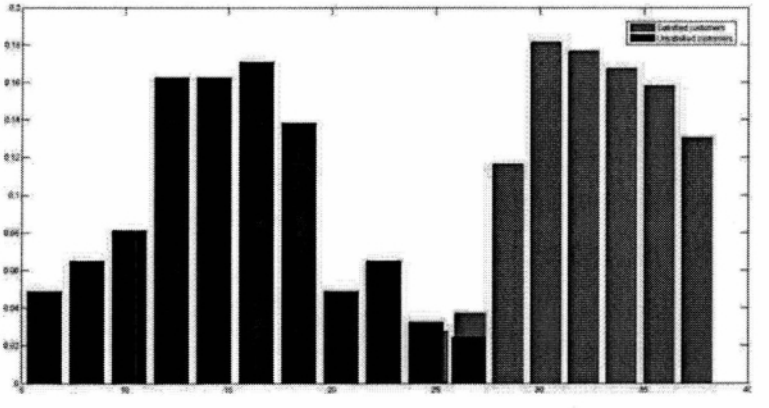
Figure 5.27 Normality test



A discriminant function was then developed to clearly determine the distribution of scores in both groups, satisfied and unsatisfied consumers. Figure 5.28 illustrates the results of the discriminant function. Therefore, the discriminant function was determined to be as follows:

Z = 0.0128(ESA)+0.6107(PVS)+0.0634(PRE)+0.4281(EXP)–0.1041(PFV)+0.4432(SED)+ 0.0072(PSQ)–0.0156(INS)–0.1066(EOS)+0.3461(EOP)+0.3777(EOU)+0.2838(WED)+ 0.2676 (ADV)–0.0439(HSY)+0.0439(USE)+ 0.945(SCE)+0.1452(SEC)+0.0882(PRY)+ 0.0169 (CAR) +0.2475(ENJ)–0.1108(REP)+0.0732(WTP)–0.2058(WOM)+0.2398(NCO)–0.1642(PCO)

Figure 5.28 discriminant function



The cluster analysis revealed two groups of respondents within the sample of the study, therefore, two sets of descriptive statistics were developed, one for each group. Table 5.1

encompasses the descriptive statistics (i.e. mean and standard deviation) for both group one, the satisfied consumers and group two, the unsatisfied consumers. Overall, as can be seen in Table 5.1, group one, satisfied consumers, presents the highest mean in the variables security (SEC), followed by repurchase intentions (REP). The higher standard deviation of group one corresponds to the variable willingness to pay more (WTP). And, the lowest mean for group one corresponds to the variable willingness to pay more (WTP), while the lowest standard deviation is for the variables service certainty (SCE) and security (SEC). Generally, for group two, unsatisfied consumers, it is clear that the variable with the highest mean is security (SEC) followed by privacy (PRY), ease of purchase (EOP), and repurchase intentions (REP). The highest standard deviations of the group correspond to the variables preference (PRE) and negative communication (NCO). The lowest mean for group two corresponds to the variables perceived financial value (PFV) and willingness to pay more (WTP). Regarding the standard deviations of group two, enjoyment (ENJ), perceived value satisfaction (PVS), perceived financial value (PFV), service certainty (SCE), and word-of-mouth (WOM) were lower.

Table 5.1 Descriptive statistics for satisfied and unsatisfied consumers

	Satisfied consumers			Unsatisfied consumers		
Variable	Mean	SD	N	Mean	SD	N
ESA	8.5535	1.49631	215	3.9675	1.74588	123
PVS	8.2419	1.79748	215	3.5447	1.65089	123
PRE	7.6930	2.61889	215	3.6992	2.22849	123
EXP	8.5209	1.46876	215	3.8293	1.80485	123
PFV	6.5256	2.56833	215	2.9675	1.67398	123
SED	8.3395	1.62373	215	3.7073	1.75897	123
PSQ	8.5349	1.35255	215	4.0732	1.81149	123
INS	7.9116	1.82573	215	3.8862	1.97610	123
EOS	8.4419	1.65905	215	4.2927	2.13377	123
EOP	8.6791	1.34452	215	4.3089	1.88232	123
EOU	8.5953	1.49422	215	4.2358	1.89512	123
WED	8.2651	1.69094	215	3.9675	1.91172	123
ADV	7.9953	2.08353	215	3.9187	2.04696	123
HSY	7.7116	1.91419	215	3.8130	1.73843	123
USE	8.2930	1.53547	215	4.0732	1.73286	123
SCE	8.7163	1.22987	215	3.9268	1.67023	123
SEC	9.0651	1.27354	215	4.7317	2.15799	123

Continues

Continues

	Satisfied consumers			Unsatisfied consumers		
Variable	Mean	SD	N	Mean	SD	N
PRY	8.6000	1.61129	215	4.3659	2.00519	123
CAR	8.2186	1.74110	215	3.9106	1.85547	123
ENJ	7.4930	2.14404	215	3.2358	1.47704	123
REP	8.7535	1.62045	215	4.2114	2.05359	123
WTP	4.7860	2.88256	215	2.4146	1.72221	123
WOM	7.6791	2.22649	215	3.4390	1.67012	123
NCO	6.3860	2.68516	215	4.1220	2.41778	123
PCO	8.0837	2.19014	215	4.0325	2.06030	123

The regression analysis developed for the group of satisfied and unsatisfied consumers is located in Appendix A.7. Both models were deemed successful; results indicate that the model well explains the variance in the dependent variable, that is, 60.4 percent of the variable PSQ was explained with such model. The results for the unsatisfied consumers also revealed that the model effectively explains the variance in the dependent variable as 81.6 percent of the variable PSQ was explained.

5.4 Hypotheses tests

The following section describes the testing of each of the proposed hypotheses. In order to do so, simple regression and correlation analysis were implemented for the hypotheses (see Chapter 3) in question. The regression equation for perceived service quality (PSQ) obtained for satisfied and unsatisfied group is as follows:

$$PSQ = \alpha + ESA\ (\beta_1) + PRE\ (\beta_2) + EXP\ (\beta_3) + SED\ (\beta_4) + INS\ (\beta_5) + EOP\ (\beta_6) + ADV\ (\beta_7) + HSY\ (\beta_8) + SEC\ (\beta_9) + REP\ (\beta_{10}) + NCO\ (\beta_{11}) + PCO\ (\beta_{12}) + \varepsilon$$

The coefficients for the satisfied group were tested in the abovementioned equation as follows:

$$PSQ = 0.783 + 0.170\ (ESA) - 0.034\ (PRE) + 0.098\ (EXP) + 0.319\ (SED) + 0.084\ (INS) - 0.129\ (EOP) + 0.048\ (ADV) + 0.068\ (HSY) + 0.104\ (SEC) + 0.096\ (REP) - 0.001\ (NCO) + 0.056\ (PCO) + \varepsilon$$

In reference to the correlation attributes, predictor variables associated with the regression equation for the satisfied group were significantly correlated. Table 5.2 illustrates the correlation values for variables of the satisfied group.

Table 5.2 Correlations between variables of satisfied consumers

Variables	ESA	PRE	EXP	SED	PSQ	INS	EOP	ADV	HSY	SEC	REP	NCO	PCO
ESA	1												
PRE	.298**	1											
EXP	.574**	.315**	1										
SED	.390**	.352**	.464**	1									
PSQ	.546**	.271**	.504**	.557**	1								
INS	.288**	.102	.249**	.280**	.386**	1							
EOP	.414**	.194**	.281**	.318**	.354**	.394**	1						
ADV	.214**	.542**	.289**	.267**	.278**	.128	.098	1					
HSY	.307**	.258**	.237**	.320**	.361**	.323**	.269**	.362**	1				
SEC	.408**	.243**	.297**	.242**	.319**	.163*	.392**	.255**	.301**	1			
REP	.419**	.456**	.376**	.375**	.402**	.132	.397**	.415**	.244**	.501**	1		
NCO	.090	-.056	-.058	-.029	.011	-.016	-.090	-.039	-.037	-.013	-.090	1	
PCO	.349**	.341**	.236**	.330**	.354**	.094	.211**	.333**	.328**	.358**	.357**	.291**	1

* $p < 0.05$, ** $p < 0.01$, $n = 215$

The variables EXP and SED are highly correlated with the PSQ. Also, variables PRE, PSQ, and SEC are highly correlated with the REP. Variable ESA was significantly correlated to EXP, PSQ, EOP, SEC, and REP. Variable PSQ was significantly correlated to INS, EOP, HSY, SEC, REP, PCO, EXP, and SED. Variable ADV was significantly correlated to PRE and REP. Variable SED was significantly correlated to PSQ, EOP, HSY, REP, PCO, PRE, and EXP; and REP was significantly correlated to PRE, EXP, SED, PSQ, EOP, SEC, and PCO. As such, the results further corroborate the hypotheses in question.

The coefficients for the unsatisfied group were tested in the regression equation as follows:

$$PSQ = 0.223 - 0.121\ (ESA) - 0.085\ (PRE) + 0.035\ (EXP) + 0.419\ (SED) + 0.363\ (INS) - 0.079\ (EOP) - 0.064\ (ADV) + 0.207\ (HSY) + 0.040\ (SEC) + 0.052\ (REP) - 0.010\ (NCO) + 0.003\ (PCO) + \varepsilon$$

In reference to the correlation attributes, predictor variables associated with the regression equation for the unsatisfied group were significantly correlated. Table 5.3 illustrates the correlation values for variables of the unsatisfied group.

Table 5.3 Correlations between variables of unsatisfied consumers

Variables	ESA	PRE	EXP	SED	PSQ	INS	EOP	ADV	HSY	SEC	REP	NCO	PCO
ESA	1												
PRE	.147	1											
EXP	.539**	.395**	1										
SED	.493**	.366**	.588**	1									
PSQ	.524**	.233**	.488**	.717**	1								
INS	.493**	.104	.369**	.394**	.660**	1							
EOP	.512**	.198*	.394**	.446**	.626**	.558**	1						
ADV	.144	.428**	.278**	.371**	.380**	.379**	.321**	1					
HSY	.333**	.282**	.256**	.411**	.533**	.490**	.561**	.583**	1				
SEC	.524**	.298**	.449**	.420**	.554**	.452**	.674**	.296**	.439**	1			
REP	.475**	.421**	.574**	.410**	.470**	.442**	.619**	.341**	.413**	.655**	1		
NCO	.284**	.180*	.296**	.151	.232**	.159	.271**	.120	.249**	.432**	.450**	1	
PCO	.265**	.613**	.480**	.457**	.392**	.174	.431**	.541**	.480**	.527**	.583**	.300**	1

* $p < 0.05$, ** $p < 0.01$, n = 123

As can be noted, the variable PSQ was the most highly correlated variable; it was correlated to INS, EOP, HSY, SEC, REP, PCO, EXP, and SED. Followed by EOP that was significantly correlated with HSY, SEC, REP, PCO, EXP, SED, PSQ, and INS. Also, SEC showed to be an important variable significantly correlated to REP, NCO, PCO, EXP, SED, PSQ, INS, EOP, and HSY. Variable ESA was significantly correlated to EXP, SED, PSQ, INS, EOP, SEC, and REP. Variable ADV was significantly correlated to PRE, HSY, and PCO. Based on the resultant equations for the PSQ constructed from the two groups of respondents, hypotheses were tested.

The first hypothesis posits that as firms provide a quality user interface through which they offer their e-services, e-consumers will, indeed, perceive such services with quality. The hypothesis is as follows:

Hypothesis (H_1): The greater the quality of the user interface provided by the firm, the greater the consumers' perceived e-service quality.

The regression equation to test hypothesis one was developed as follows:

$$PSQ = \alpha + INS\ (\beta_5) + HSY\ (\beta_8) + \varepsilon$$

This equation was tested for satisfied consumers (SC) and unsatisfied consumers (UC):

$$SC \rightarrow PSQ = 0.783 + 0.084\ (INS) + 0.068\ (HSY) + \varepsilon$$

$$UC \rightarrow PSQ = 0.223 + 0.363\ (INS) + 0.207\ (HSY) + \varepsilon$$

The coefficients in the equations mean that as the firm provides more speed in its interface as well as a more useful help system, consumers tend to perceive more quality in the offered e-service. Therefore, hypothesis one is accepted for both groups.

The second hypothesis states that as the consumers' expectations are fulfilled regarding the quality offered in an e-service, they will, in fact, tend to perceive the e-service quality provided by the firm. The hypothesis is as follows:

Hypothesis (H_2): The greater the fulfillment of consumers' expected e-service quality the greater the consumers' perceived e-service quality.

The regression equation to test hypothesis two was developed as follows:

$$PSQ = \alpha + EXP\ (\beta_3) + \varepsilon$$

This equation was tested for satisfied consumers (SC) and unsatisfied consumers (UC):

$$SC \rightarrow PSQ = 0.783 + 0.098\ (EXP) + \varepsilon$$

$$UC \rightarrow PSQ = 0.223 + 0.035\ (EXP) + \varepsilon$$

The coefficients in the equations mean that as the firm fulfills consumers' expectations regarding the provided e-service consumers tend to perceive more e-service quality. Therefore, hypothesis two is accepted for both groups.

The third hypothesis is sectioned in two (H_{3a-b}) because it includes both a positive and a negative effect. It is postulated that as consumers receive information regarding the e-service quality provided by the firm this information together with their criteria of the perceived e-service quality will, indeed, affect their purchase intentions. The hypothesis is as follows:

Hypothesis (H_{3a}): An increase in positive word-of-mouth, positively impacts consumers' purchase intentions based on the perceived e-service quality.

Hypothesis (H_{3b}): An increase in negative word-of-mouth, negatively impacts consumers' purchase intentions based on the perceived e-service quality.

The regression equation to test hypothesis three was developed as follows:

$$PSQ = \alpha + NCO\ (\beta_{11}) + PCO\ (\beta_{12}) + \varepsilon$$

This equation was tested for satisfied consumers (SC) and unsatisfied consumers (UC):

$$SC \rightarrow PSQ = 0.783 - 0.001\ (NCO) + 0.056\ (PCO) + \varepsilon$$

$$UC \rightarrow PSQ = 0.223 - 0.010\ (NCO) + 0.003\ (PCO) + \varepsilon$$

The coefficients of the equations denote that as consumers receive positive communication regarding the e-service quality offered by the firm, their purchase intentions based on their perceived e-service quality will be positively influenced. Conversely, as consumers receive negative communication regarding the e-service quality offered by the firm, their purchase intentions based on their perceived e-service quality will be negatively influenced. Therefore, hypothesis three is accepted for both groups.

The fourth hypothesis proposes that as the company provides security in its e-services, consumers develop trust towards the service and firm, which will contribute to their perception of e-service quality. The hypothesis is as follows:

Hypothesis (H_4): The greater the perception of e-trust derived from the security of the system the greater the perceived e-service quality.

The regression equation to test hypothesis four is developed as follows:

$$PSQ = \alpha + SEC\ (\beta_9) + \varepsilon$$

This equation was tested for satisfied consumers (SC) and unsatisfied consumers (UC):

$$SC \rightarrow PSQ = 0.783 + 0.104\ (SEC) + \varepsilon$$

$$UC \rightarrow PSQ = 0.223 + 0.040\ (SEC) + \varepsilon$$

The coefficients of the equations indicate that as the firm offers a security system for developing transactions on its website, consumers will, in fact, perceive more e-service quality. Therefore, hypothesis two is accepted for both groups.

The fifth hypothesis posits that consumers' satisfaction is a function of consumers' perceived e-service quality; as consumers perceive quality in the purchased service, they will be satisfied with the e-service delivery; as consumers are satisfied with the e-service delivered by the firm, they will indeed perceive e-service quality. The hypothesis is as follows:

Hypothesis (H_5): The greater the consumer satisfaction with the e-service delivery the greater the perceived e-service quality.

The regression equation to test hypothesis five was developed as follows:

$$PSQ = \alpha + SED\ (\beta_4) + \varepsilon$$

This equation was tested for satisfied consumers (SC) and unsatisfied consumers (UC):

$$SC \rightarrow PSQ = 0.783 + 0.319\ (SED) + \varepsilon$$
$$UC \rightarrow PSQ = 0.223 + 0.419\ (SED) + \varepsilon$$

The coefficients of the equations mean that as firms fulfill consumer needs by delivering the required e-service, consumers will be more satisfied and, as consequence, they will perceive that the firm offers high quality in the e-service offered. Therefore, hypothesis five is accepted for both groups.

The sixth hypothesis posits that consumers' satisfaction with the e-service acquired will also be reflected in the repurchase intention of e-consumers that indeed perceive e-service quality.

The hypothesis is as follows:

Hypothesis (H_6): The greater the e-loyalty derived from e-satisfaction and repurchase intention the greater the perceived e-service quality.

The regression equation to test hypothesis six was developed as follows:

$$PSQ = \alpha + ESA\ (\beta_1) + REP\ (\beta_{10}) + \varepsilon$$

This equation was tested for satisfied consumers (SC) and unsatisfied consumers (UC):

$$SC \rightarrow PSQ = 0.783 + 0.170\ (ESA) + 0.096\ (REP) + \varepsilon$$
$$UC \rightarrow PSQ = 0.223 - 0.121\ (ESA) + 0.052\ (REP) + \varepsilon$$

The coefficients of the equations signify in the satisfied group that as e-loyalty increases by means of e-satisfaction and repurchase intention, perceived e-service quality will increase. Therefore, hypothesis six is accepted for the group of satisfied consumers. However, unsatisfied consumers still continue to purchase in spite of their dissatisfaction. Thus, the hypothesis is not

acceptable for the group of unsatisfied consumers. The latter describes a contrasting consumer behavior given by the nature of two distinct populations within the study.

The seventh hypothesis postulates that, as consumers consider that the service is adequately delivered, they are satisfied with the e-service, and that it adds value, there is a positive influence on their perception of the quality of the service.

The hypothesis is as follows:

Hypothesis (H_7): The greater the perceived service value in the e-service delivery derived from satisfaction the greater the perceived service quality.

The regression equation to test hypothesis seven was developed as follows:

$$PSQ = \alpha + ESA\ (\beta_1) + SED\ (\beta_4) + ADV\ (\beta_7) + \varepsilon$$

This equation was tested for satisfied consumers (SC) and unsatisfied consumers (UC):

$$SC \rightarrow PSQ = 0.783 + 0.170\ (ESA) + 0.319\ (SED) + 0.048\ (ADV) + \varepsilon$$

$$UC \rightarrow PSQ = 0.223 - 0.121\ (ESA) + 0.419\ (SED) - 0.064\ (ADV) + \varepsilon$$

The coefficients of the equations indicate for the satisfied group that as consumers affirm that they receive the required service, are satisfied with the service delivered and there is added value in their online transaction, their perception of the quality of the e-service increases. Meaning that the perception of the e-service quality is impacted by the satisfaction, the added value, and delivery of the service. Therefore, hypothesis seven is accepted for the group of satisfied consumers. However, unsatisfied consumers although they get what they want, they still are not satisfied with the e-service provided, nor do they consider that the e-service adds value. Meaning that the only important aspect is to receive the required service. Therefore, hypothesis seven is not acceptable for the unsatisfied group.

5.5 Discussion

The first filter used for respondents to know if they were e-consumers, was if they had ever bought an online service; six percent of the respondents had not, amongst the reasons identified were: lack of knowledge, indifference, and lack of trust. The second filter was conditional to

have bought a service from the company centered in this study; twenty percent of the respondents had not bought an e-service from the company. Amongst the main reasons were: consumers prefer to buy the service in person because they perceive that the price is excessive through the company's web page. Consumers were not aware of the company's services (i.e. lack of knowledge). Consumers declared not to be consumers of the type of service that the company under this study delivers. Respondents who prefer to acquire the service personally, amongst the reasons to do it were: the cost to buy the service face-to-face is cheaper, they felt more confident to do it in person because of the interaction and the opinion of the personnel which helps them; they do not feel comfortable with the security of the website.

Respondents who manifested to be consumers of the e-services provided by the company under study corresponded to seventy four percent of the respondents. They manifested that they came to know the company for first time through advertisements, search engines, Internet, television, radio, word-of-mouth, and social media, (Facebook, twitter). Also, they stated to still buy the e-services because: it is efficient, fast, easy, it is a secure website, was not a bad experience, it delivers what they need, fulfills an urgent need, there is ease of purchase and access, convenience, comfort, practicality, promotions, offers good service, it is time saving, reliable, allows them to avoid standing in long line, and its user interface is friendly. Such statements are supported with the notion provided by the variables SED, INS, EOP, WED, ADV, SCE, SEC, PRY, and CAR that measure aspects related with the convenience of using the company's website and that were answered positively by the majority of e-consumers.

As can be seen, the variable WTP provides information about Mexican e-consumers and their willingness to pay more for the e-service. Mexican e-consumers clearly are not willing to pay more for the same service under any circumstance. It is because they do not perceive that service value is related with the price they are paying. Meaning that they believe that they should pay the same price whether the service is provided face-to-face or online; they consider that the online service should be even cheaper. This insight is supported in conjunction with variable PFV, which offers information as for if consumers perceive that the cost is offset by the benefits they receive with the e-service; clearly, the majority of respondents answered negatively, confirming that Mexican consumers do not relate the perceived service value with the service price.

As can be seen in variable ESA, half of the respondents declared to be satisfied with the e-service provided by the company under this research, while the other half was evidently unsatisfied. However, variable REP offers information regarding the repurchase intention of those e-consumers, and clearly the majority of the respondents are willing to keep purchasing the e-service in spite of their dissatisfaction. The latter represents a contrasting behavior in Mexican consumers, in which, it is normal to find the relationship between satisfied consumers and their repurchase intention, but, as a researcher, one never expects to find unsatisfied consumers with a clear repurchase intention. Nevertheless, after testing the sample with a cluster analysis, the existence of two different kinds of populations in the sample was confirmed, satisfied and unsatisfied Mexican e-consumers. Then, a model developed for testing the hypotheses was required to test two different groups. The final model was constituted by twelve variables that explain the perceived e-service quality by consumers.

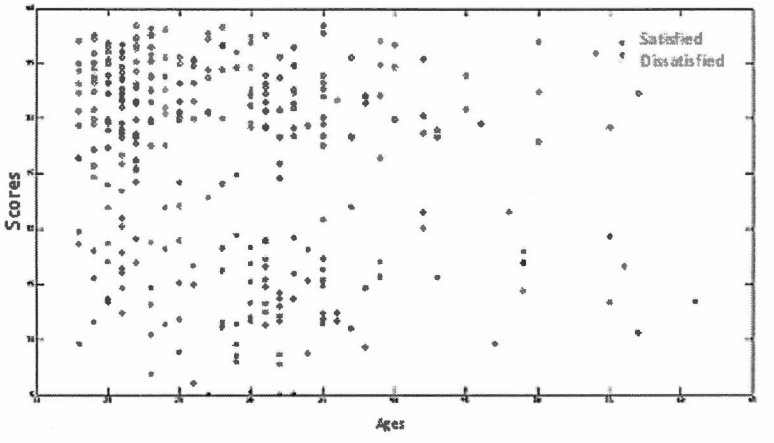
Upon analyzing the results by group (i.e. satisfied and dissatisfied respondents) and by age range, results indicated that younger respondents are more prone to voice their opinion or have a stronger opinion of their degree of satisfaction with the quality of the e-service in question. Table 5.4 illustrates the results of the association of the respondents' stance on satisfaction with the quality of the e-service and their respective ages. Findings showed that fifty five percent of the respondents that stated to be satisfied with the quality of the e-service ranged between ages eighteen to thirty five, while twenty nine percent, ranging in the same ages, were dissatisfied. The least amount of respondents, both satisfied and dissatisfied, ranged between the ages of forty five to sixty one. Figure 5.29 shows the grouping of satisfied and dissatisfied consumers by age.

Table 5.4 satisfied and dissatisfied e-consumers by age

Ages	Satisfied	Dissatisfied	Total	Satisfied*	Dissatisfied*
18-26	126	44	170	37.3%	13.0%
27-35	60	54	114	17.8%	16.0%
36-44	20	12	32	5.9%	3.6%
45-53	6	7	13	1.8%	2.1%
54-61	3	6	9	0.9%	1.8%
Total	**215**	**123**	**338**	**63.6%**	**36.4%**

*Total percentage from the sample (i.e. 338 respondents)

Figure 5.29 Grouping of satisfied and dissatisfied e-consumers by age



Furthermore, as can be noticed, the alpha value in the abovementioned equations of satisfied and unsatisfied e-consumers are significantly different. In the satisfied equation, the alpha value is much higher than that of the unsatisfied group, meaning that the model proposed in this research has a better fit for the unsatisfied group. The latter implies that the model explains more accurately the consumer behavior of the unsatisfied group. Also, the alpha coefficient in the group of satisfied consumers reflects that they have a greater perception of the quality in the e-service in question. Moreover, such e-consumers are forthright and tend to have strong opinions about their perceptions.

Chapter 6

Conclusions

6.1. Managerial implications

Firms' initiatives to improve quality offered in their e-services must start by outlining the needs of their e-consumers, followed by their preferences, and knowledge of the e-service dimensions that enable consumers to relate to the quality of the service. Once firms have detected the dimensions that consumers use to assess quality, they must take adequate actions to monitor and refine those dimensions' performance and promptly amend service failures. This research postulated seven hypotheses by which the online service quality dimensions that e-consumers perceive as the most important were identified; the latter are specific dimensions that an e-service provider must effectively observe in order to offer quality in their e-services.

The hypotheses were effectively tested for two groups of respondents, satisfied and unsatisfied e-consumers. Hypothesis one was accepted in both groups; meaning that, for e-consumers it is important that when purchasing an e-service, an adequate speed and useful help system be provided in order to influence their perception of e-service quality. The provision of a friendly user interface is, in general, fundamental for e-consumers but in particular for those e-consumers with limited Internet knowledge. Therefore, online service firms should be especially concerned with providing a suitable user interface with fast web page loading times and a useful help system; it is recommended that online service providers implement a monitoring system in order to assure a proper velocity of data transfer, and detect and correct any time related network downfalls. Online service providers also need to have the necessary resources applied in their available help system in order to resolve e-consumers' diverse issues either via e-mail, live text chat, or telephone. It is important that firms understand that proactively offering help to e-consumers in need will have a positive impact on consumer satisfaction, as well as the firms' performance.

Hypothesis two was accepted in both groups, meaning that when the company meets what is expected by consumers, there is a positive impact on the consumers' perception of the quality of the e-service. Managers should understand their e-consumers' needs in order to meet and exceed

their e-SQ expectations. Further, they should focus on the reasons why e-consumers are attracted to the e-service, what is valued by e-consumers, and build on those factors. Therefore, online service providers should implement monitoring systems in order to constantly detect existing gaps between what is expected by e-consumers and the actual service performance they obtain. For such matter, it is recommended that firms employ a brief survey on the consumers' degree of satisfaction with the e-service obtained (i.e. post sale consumer support).

Hypothesis three was accepted in both groups. It was found that negative communication transmitted to e-consumers negatively impacts their repurchase intentions based on their perception of the e-service quality. Likewise, positive communication transmitted to e-consumers positively influences their repurchase intentions based on their perceived e-service quality. Further, findings showed that positive communication has greater impact on e-consumers' purchase decisions. Management should offer special deals to foster e-consumers' perception of the added value in the e-service; improving the perception of added value will create a favorable firm reputation of quality and, consequently, influence positive word-of-mouth. Consumers that have a positive image of the company are more likely to have good e-SQ perceptions and strong willingness to recommend the electronic service provider to friends, family members, and acquaintances.

Hypothesis four was accepted for both satisfied and unsatisfied e-consumers. As consumers perceive a secure system in the e-service, there is a solid contribution to build e-trust, which positively impacts their perception regarding the e-service quality provided by the firm. Hence, electronic service providers should effectively assess their own service offering in order to determine which factors reduce or enhance e-consumer perceptions of company trustworthiness. Then, they should implement security programs such as "verify by visa" that provides extra protection of personal information; that is, for the process of paying online with credit cards. Also, in order to increase consumer trust, e-service providers could add a label such as "protected information data by data privacy law"; the latter is part of a Mexican regulation, which prohibits enterprises to share consumers' personal information. Although the regulation is particular to Mexican law, it makes good business sense to promote an ethical use of e-consumers' personal information and data.

Hypothesis five was accepted in both groups. It was found that as firms deliver the e-service required by the e-consumer, they will, indeed, perceive e-service quality. Consumers, of course, want to successfully find the desired services with as much ease as possible. They seek effective completion of purchase, reception of the right service according to the information provided, and the safeguard of confidential information, while expecting the e-service to provide value for the money paid and time spent. Therefore, it is recommended that firms develop and implement process and procedures in order to guarantee that the desired e-service is delivered with characteristics of quality. The difference between what e-consumers spent on the e-services and the e-SQ perceived should be equivalent, otherwise, e-service value decreases.

Hypothesis six was acceptable for the satisfied group while it was not acceptable for the unsatisfied group of e-consumers. In reference to the satisfied group, e-loyalty increases as their satisfaction and repurchase intention increases, which positively influences the perceived e-service quality; conversely, for the unsatisfied group, in spite of their dissatisfaction with the e-service they still have repurchase intentions; that is, the e-consumers that are dissatisfied but continue to purchase from the company, do so because of the convenience that the service represents for their lifestyle. This represents a contrasting consumer behavior due to the nature of the sample that contains two distinct populations. It is recommended that firms be vigilant of the quality and added value of their services, as well as of the elements that ensure convenience, thus, solidifying brand loyalty for both groups of e-consumers. Management should develop and implement a monitoring system that allows identifying crucial elements that increase the perception of the quality, add value to the service delivered, assure purchase convenience; after identifying said elements, firms should implement them in their service provision. Therefore, firms need to develop communication strategies in order to make consumers become aware of the added value that the e-service provides to them.

Hypothesis seven was accepted for the satisfied group. Results indicated that when consumers receive the required e-service, they are satisfied with the service delivered and there is added value in their online transactions, and their perception of e-service quality increases. For the unsatisfied group, hypothesis seven was not accepted. Findings showed that although e-consumers get what they need, they still are not satisfied with the e-service provided nor do they

consider that the e-service adds value. Therefore, it was observed that the only important aspect for them is to receive the required service (SED) amongst other aspects related to convenience, such as speed, ease of purchase, web design, and system security. Online consumers perceive substantial time and effort costs associated to visiting a physical location to get the required service; then, online firms should take advantage of this online shopping convenience manifested by e-consumers. Therefore, online service providers should center on providing an accessible website and facilitate easy navigation through their webpage. Simple and convenient online payment methods are fundamental; as such, online service providers should pay attention in the service purchasing process, making it quick and simple, and offer flexible payment methods. Complex payment methods frequently stop e-consumers from completing their electronic purchase at the last minute. Thus, firms should, develop loyalty programs, and additionally, offer competitive prices, promotions, and sustain a high level of online shopping convenience in order to enhance e-loyalty. Findings are supported with previous studies of Jiang, Yang, and Jun (2013) where they established "the more convenience that is perceived on searching, transaction and possession/post-purchase, the greater is the possibility for repurchasing and recommendation by the customer".

6.2 Conclusions

The present dissertation aimed to explore the factors associated with the dynamics of e-service leading to an impact on consumer behavior. The influence of e-service quality provided by a firm on consumer perception was evaluated. Findings showed that the actual quality that e-consumers perceive from the service provided online, indeed, shapes their perceptions and preferences. E-consumers' expectations and perceptions, then, were analyzed in order to define the criteria and identify the dimensions used by consumers when assessing electronic service quality.

The dimensions related satisfaction, preferences, expectations, quality, interface speed, ease of purchase, service added value, help system, repurchase intentions, and negative and positive communication, best represented the measurement of perceived e-service quality of the company in question in Mexico. Therefore, a model was developed incorporating key concepts from e-service quality, e-trust, e-satisfaction, and e-loyalty. The final model was constituted by twelve independent variables that explained consumers' perceived e-service quality. Survey results

described a contrasting e-consumer behavior given by the nature of two distinct populations within the sample. Hence, the model was tested in two kinds of different populations (satisfied and unsatisfied e-consumers). Results revealed that the model better explained how the unsatisfied e-consumers perceive e-service quality and how it impacts their e-consumer behavior.

Satisfied e-consumers

Results indicated that satisfied e-consumers perceive added value when they opt to buy through the website instead of in person. They also perceive that the e-service provider fulfills their expectations and delivers the right service they need. Complementary, they perceive quality of the online service system with an adequate speed and appealing design with a useful help system. They especially perceive ease of purchase, and a reliable, secure, and private system; consequently, they confirm to have repurchase intentions, and would recommend the company. Also, it was found that positive communication positively influences them by reaffirming their repurchase intentions. Findings confirm associations amongst the dimensions; e-satisfaction was highly associated with the fulfillment of consumer expectations, quality perception, ease of purchase, secure system, and repurchase intention. Preference to buy an online service is highly related to the perceived added value of the e-service and, evidently, to repurchase intention. The service delivery and, clearly, the perceived quality were highly connected to the fulfillment of consumer expectations, and service delivery is well associated with perceived quality. When consumers perceive added value, their preference to buy an e-service and repurchase are highly associated, and perceptions of a secure system are highly connected with repurchase intentions. E-consumer intentions to repurchase online are highly associated with ease of purchase and service added value. Overall, it was found that perceived service quality is highly related to repurchase intentions, satisfaction with the service, fulfillment of consumer expectations and the service delivered. General findings showed that satisfied e-consumers are more receptive to the quality of the e-service and are strongly satisfied because of the e-service quality perceived.

Unsatisfied e-consumers

Results showed that unsatisfied e-consumers perceive that the e-service provider fulfills their expectations and delivers the right service they need. Also, they perceive an online service with

adequate speed and appealing website design with a useful help system. They especially perceive ease of purchase, and a reliable, secure, and private system; therefore, they confirm to have repurchase intentions and would recommend the company. It was also found that positive communication positively influences them by reaffirming their repurchase intentions. Findings confirmed associations amongst the dimensions; e-satisfaction was highly associated with the fulfillment of consumer expectations, delivered service, quality perception, interface speed, ease of purchase, secure system, and repurchase intention. Preference to buy an e-service was highly related to the perceived added value of the e-service and consumer repurchase intention. Service delivery, perceived service quality, and system security were highly connected to the fulfillment of consumer expectations. Interface speed perception of was highly associated with ease of purchase, satisfaction, repurchase intention and, of course, perceived quality. Ease of purchase when buying an online service is highly related to repurchase intention, the delivered service, and perceived quality and perceptions of a secure system were highly connected to repurchase intentions. E-consumer intentions to repurchase online were highly associated with negative and positive communication, and delivered service. Overall, it was found that perceived service quality was highly related to interface speed, ease of purchase, help system, system security, repurchasing intentions, positive communication, consumer expectations' fulfillment and, mostly, the delivered service.

General conclusions

The influence of consumer perceptions of e-service quality on purchase decision-making was analyzed, as well as the effect of a positive or negative perception of e-service quality on the company's reputation. Findings suggested that as firms deliver the required e-service, e-consumers will, indeed, perceive e-service quality. For e-consumers it is important that, when purchasing an e-service, an adequate speed and useful help system be provided in order to influence their perception of quality. The provision of a friendly user interface is, in general, fundamental for e-consumers, but in particular for those e-consumers with limited Internet knowledge. When the company meets what is expected by consumers, there is a positive impact on their perception of e-service quality.

Mexican e-consumer behavior was explored in order to understand what they are looking for when acquiring services online. For the satisfied group, results indicated that when consumers receive the required e-service, they are satisfied with the service delivered and there is added value in their online transactions, and their perception of e-service quality increases. For the unsatisfied group, findings showed that although e-consumers get what they need, they still are not satisfied with the e-service provided nor do they consider that the e-service adds value. Therefore, it was observed that the only important aspect for them is to receive the required service amongst other aspects related to convenience, such as speed, ease of purchase, web design, and system security. Moreover, online consumers perceive substantial time and effort costs associated to visiting a physical location to get the required service.

The outcome of e-service quality dimensions on e-consumer behavior leading to e-trust, e-satisfaction, and e-loyalty were investigated. Both groups of e-consumers showed that the most important aspect for them was security, followed by privacy. These two dimensions are related to e-trust, meaning that e-trust is more important than e-satisfaction in order to be loyal to the e-service provider. As consumers perceive a secure system, there is a solid contribution to build e-trust, which positively impacts their perception regarding the provided e-service quality by the firm. In reference to the satisfied group, e-loyalty increases as their satisfaction and repurchase intention increases, which positively influences the perceived e-service quality; conversely, for the unsatisfied group, in spite of their dissatisfaction with the e-service they still have repurchase intentions; that is, the e-consumers that are dissatisfied but continue to purchase from the company, do so because of the convenience that the service represents for their lifestyle. Therefore, reinforcing electronic convenience contributes to the development of e-loyalty.

Findings provided evidence to support the role that e-service quality perceptions plays in order to determine satisfaction and, consequently, influence e-consumer behavior. Mexican e-consumers, satisfied or not with the e-service provided, have a clear repurchase intention when they perceive those aspects that are related with electronic convenience such as: service delivery, interface speed, service certainty, efficiency, security, privacy, fulfillment of urgent needs, ease of purchase, ease of access, comfort, practicality, and time saving. Consumers, of course, want to successfully find the desired services with as much ease as possible. They seek effective

completion of purchase, reception of the right, and the company to safeguard their personal information; nonetheless, all dimensions may be diminished if the e-service does not provide value for the money paid and time spent. Mexican e-consumers do not perceive that service value is related to price; rather, they should pay the same price whether the service is provided face-to-face or online, although they consider that the online service should be even cheaper. It is well known that the difference between what e-consumers spent on the e-services and the e-SQ perceived should be equivalent, otherwise, e-service value decreases.

Findings revealed that the reasons that consumers have not purchased a product and/or service online include insecurity, interface malfunction, lack of trust in the process, excessive price, lack of understanding of the process, lack of interest, and the preference to interact with the product and/or suppliers before purchase. The respondents that have not purchased a service with the company in question stated that, they prefer to purchase in person, the increase in price for the service is excessive, purchasing in person is more trustworthy, lack of an app for the company, and they were unaware of the service the company provides and the company itself. Many respondents declared not to buy an e-service because of the lack of credit card. Therefore, managers should execute communication strategies on the diverse methods of payments in order for e-consumers acquire electronic services (credit card is not the only method of payment). The latter may help firms increase the scope of their target market and, therefore, increase the number of potential consumers.

Consumers who have yet to purchase any service and/or product, principally, state a lack of trust and lack of knowledge; meaning that they are unfamiliar with the process of purchasing an online service and/or product. Consumers that prefer to buy the service in person instead of online do so because they perceive that the price is excessive through the company's web page, that is, the cost of buying the service face-to-face is cheaper. They also feel more confident to do it in person because of the interaction and the opinion of the personnel which helps them in their purchase decision making. Further, such consumers do not feel comfortable with the security of the website or, in this case, with the lack of security they perceive within the company's website. Therefore, firms that wish to offer products and/or services online should develop and execute effective communication strategies of their security systems and privacy policies to procure those

consumers that have yet to become e-consumers. Finally, companies that offer products and/or services online, or are on the verge of doing so, should take advantage of marketing strategies through search engines and social media. E-consumers feel more confident when the firm of their choice has presence in the various sites they visit frequently, that is, Facebook, Twitter, Instagram, and YouTube, among others, and tending to e-consumers on their preferred sources of information will, in turn, have a positive impact on the business growth of the firm.

6.3 Study limitations and directions for future research

The limitations of the study include the sample size of the study. The sample of the study was of four hundred and seventy respondents, however, due to incomplete data, the sample size was reduced to three hundred and thirty eight respondents; furthermore, all respondents resided in Greater Mexico City, thus, the results of the present study may not be generalized. Future research may analyze the particularities of e-consumers' perceptions of e-service quality according to ages; that is, determine whether there is a distinction between younger and older e-consumers in reference to their perception of e-service quality and, therefore, their consumer behavior, satisfaction and loyalty towards the firm. Moreover, future research could evaluate the impact of culture and personal values on consumers' decision making regarding online purchasing as well as the overall impact on business growth of the firm.

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Appendices

A.1. Instrument

Good day: The following survey aims to obtain information regarding e-shopping. The data is for academic purposes and your information will remain confidential.

Sex: F _____ M _____ Age: _____ Occupation: _____ Borough: _____

1) Have you ever purchased a product and/or service online?

Yes ☐
No ☐ Why? _____ End of survey

2) Have you ever made a purchase from the company's website?

Yes ☐
No ☐ Why? _____ End of survey

3) How did you find out for first time that you could buy a service through the use of the company's website?

_____

4) Why do you continue to purchase from the company?

_____

5) When was the last time that you bought through the company's website?

_____

Please indicate to what extent you agree or disagree with the following statements.

		Completely disagree									Completely agree
		1	2	3	4	5	6	7	8	9	10
6	I am satisfied with the service provided by the company.										
7	The value I obtained purchasing from the company is satisfactory.										
8	I prefer buying on the company's website to purchasing face-to-face.										
9	My expectations of the company were met.										

Continues

Continues

		Completely disagree									Completely agree
		1	2	3	4	5	6	7	8	9	10
10	The price is equated to the service received from the company.										
11	I obtained the service I required from the company.										
12	The company offers quality in the services provided.										
13	The speed with which I purchase is adequate.										
14	It is easy to find the event I am looking for										
15	Purchasing on the company's website is easy.										
16	Navigating on the company's website is easy.										
17	The company's website's appearance (colors, graphics, images, animations, etc.) is appealing.										
18	The company allows my purchase to save resources (time, money, effort, etc.).										
19	The company's support system is helpful.										
20	The information on the company's website is useful.										
21	I trust that the company will provide a good service.										
22	The payment security system is sufficient, seems safe.										
23	My personal information is safe when I buy from the company										
24	My experience purchasing from the company is carefree.										
25	I enjoy purchasing from the company										
26	I will purchase a service from the company again.										
27	I would continue to purchase from the company if there was an increase in price of ten to fifteen percent										

Continues

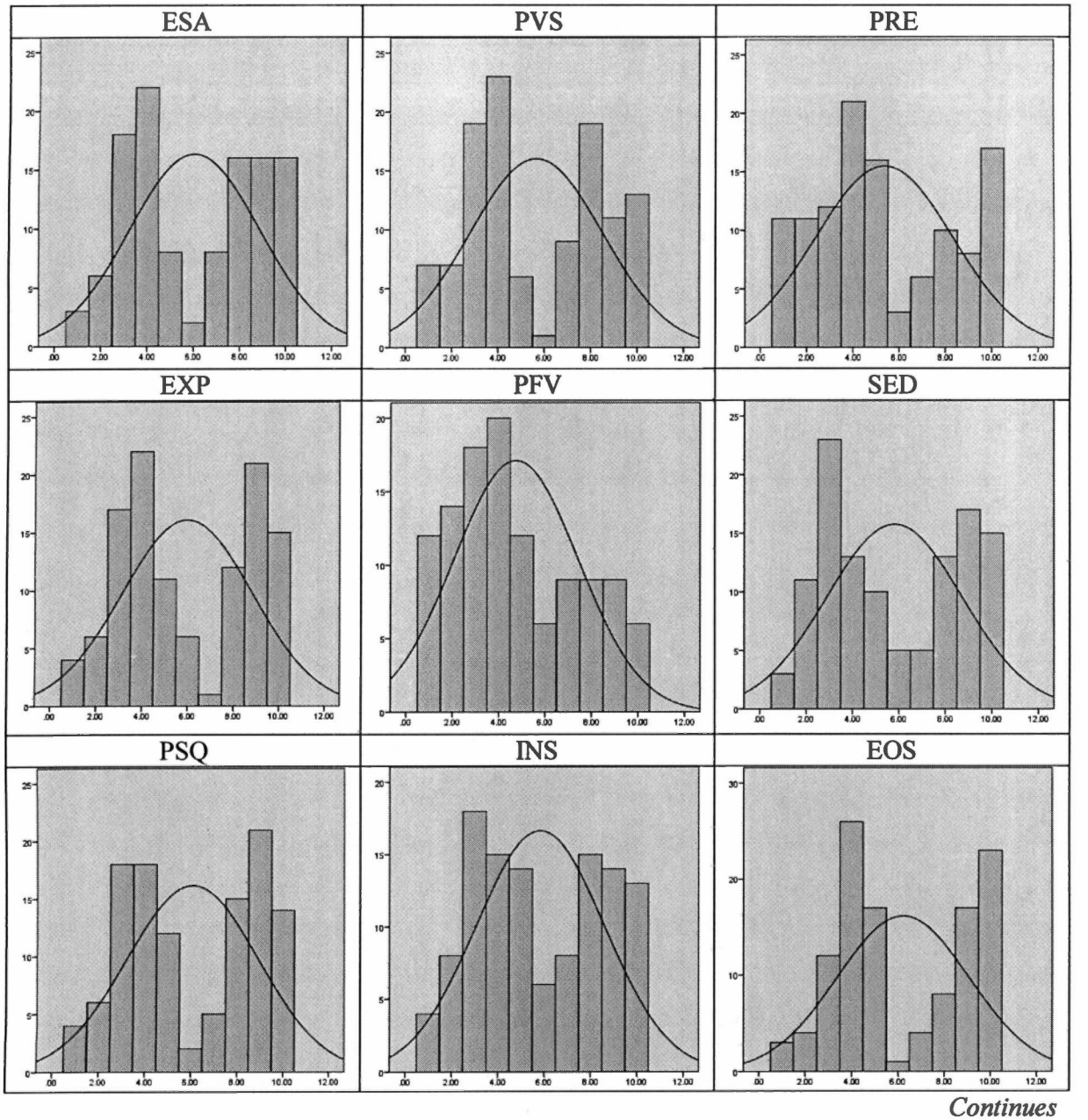
Continues

		Completely disagree									Completely agree
		1	2	3	4	5	6	7	8	9	10
28	I would recommend purchasing from the company to my friends and family.										
29	If a friend, family member, and/or acquaintance provided negative information of the poor service quality that the company offers, I would stop purchasing from the company and rather I would purchase in person.										
30	If a friend, family member, and/or acquaintance provided positive information of the good service quality that the company offers, I would reaffirm my decision of purchasing online.										

A.2 Pilot test survey descriptive statistics n=115

Variable		Mean	Standard Deviation
Satisfaction	ESA	6.0609	2.81065
Perceived value satisfaction	PVS	5.6522	2.86247
Preference	PRE	5.3478	2.96187
Expectation	EXP	5.9826	2.85000
Perceived financial value	PFV	4.7478	2.68146
Service delivery	SED	5.8087	2.91064
Quality	PSQ	6.0696	2.83995
Interface speed	INS	5.8435	2.75169
Ease of search	EOS	6.2348	2.83874
Ease of purchase	EOP	6.1652	2.69480
Ease of use	EOU	6.0957	2.77512
Website design	WED	6.0261	2.75764
Added value	ADV	5.9739	2.78612
Help system	HSY	5.6522	2.75313
Usefulness	USE	5.9391	2.76027
Service certainty	SCE	6.2435	2.76441
Security	SEC	6.6087	2.99032
Privacy	PRY	6.1739	2.95065
Carefree-experience	CAR	6.1043	2.79528
Enjoyment-experience	ENJ	5.5217	2.82640
Repurchase	REP	6.1913	2.94956
Willingness to pay more	WTP	3.7652	2.60677
Word-of-mouth	WOM	5.4087	2.88339
Negative communication	NCO	4.9826	2.69171
Positive communication	PCO	5.7478	2.99954

A.3 Pilot test survey variable histograms n=115



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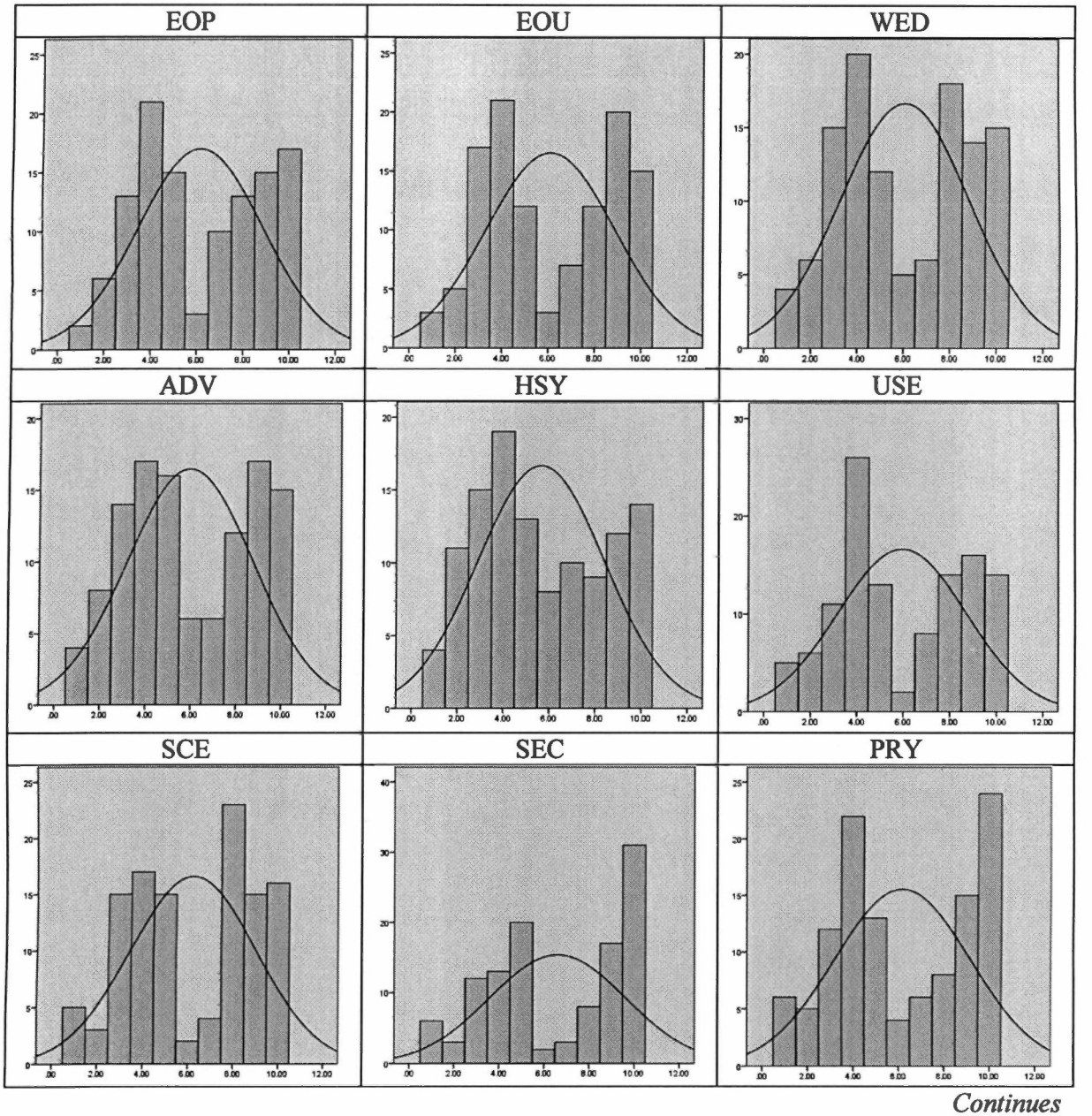

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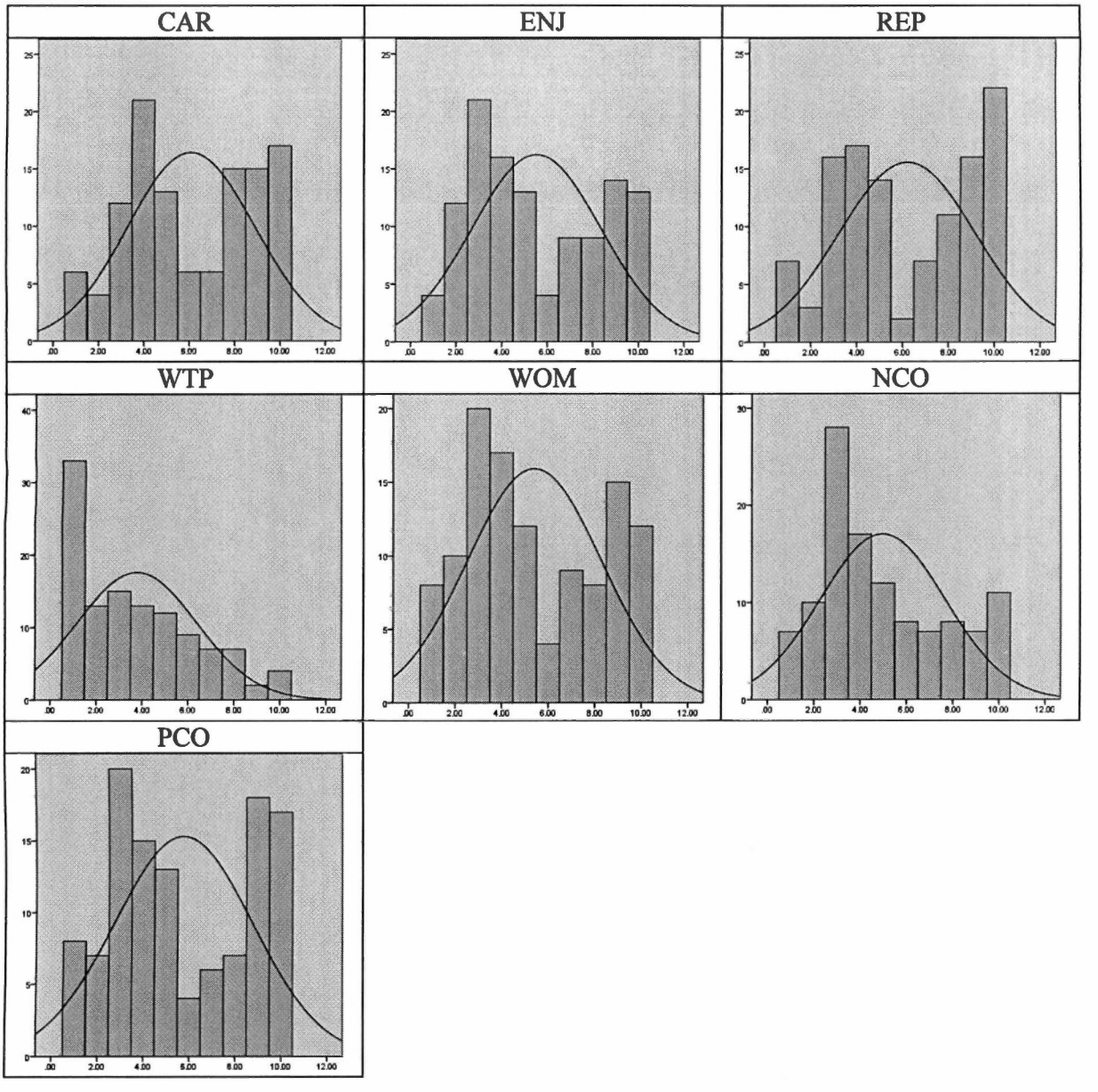

A.4 Pilot test survey regression and correlation analysis first group n=51

R^2:.863	Non standardized coefficients		Standardized coefficients	t	Sig.
	B	Standard error	Beta		
Constant	.377	1.238		.304	.763
PVS	.680	.157	.616	4.333	.000
PRE	.012	.061	.019	.192	.850
EXP	.192	.169	.189	1.132	.268
PFV	.145	.097	.240	1.492	.148
SED	-.076	.162	-.076	-.467	.645
PSQ	.087	.163	.080	.531	.600
INS	-.054	.107	-.062	-.502	.620
EOS	-.179	.182	-.228	-.982	.335
EOP	.263	.159	.275	1.657	.109
EOU	-.111	.200	-.111	-.556	.583
WED	-.037	.134	-.039	-.278	.783
ADV	-.176	.107	-.213	-1.647	.112
HSY	-.020	.112	-.023	-.181	.858
USE	.015	.167	.013	.088	.931
SCE	-.244	.216	-.181	-1.126	.271
SEC	.362	.241	.308	1.502	.145
PRY	.034	.172	.036	.199	.844
CAR	-.110	.179	-.096	-.616	.543
ENJ	.284	.107	.380	2.641	.014
REP	-.008	.155	-.008	-.049	.961
WTP	-.027	.048	-.055	-.565	.577
WOM	-.061	.110	-.099	-.556	.583
NCO	-.025	.062	-.046	-.400	.692
PCO	.017	.078	.027	.218	.829

	ESA	PVS	PRE	EXP	PFV	SED	PSQ	INS	EOS	EOP	EOU	WED	ADV	HSY	USE	SCE	SEC	PRY	CAR	ENJ	REP	WTP	WOM	NCO	PCO
ESA	1																								
PVS	.797**	1																							
PRE	.359**	.193	1																						
EXP	.624**	.543**	.386**	1																					
PFV	.447**	.488**	.284*	.536**	1																				
SED	.677**	.617**	.350*	.769**	.454**	1																			
PSQ	.566**	.675**	.102	.510**	.257	.596**	1																		
INS	.202	.281*	-.120	.331*	.089	.105	.491**	1																	
EOS	.220	.330*	-.042	.167	.124	.142	.316*	.360**	1																
EOP	.327*	.272	.041	.142	-.088	.128	.196	.391**	.701**	1															
EOU	.173	.227	.043	.140	.027	.036	.234	.416**	.790**	.763**	1														
WED	.258	.429**	-.033	.231	.216	.214	.267	.280*	.662**	.461**	.577**	1													
ADV	.066	.203	.300*	.073	.428**	-.021	.011	.036	.132	.071	.357*	.344*	1												
HSY	.135	.211	-.114	.084	.071	.171	.183	.120	.218	.262	.281*	.386**	.185	1											
USE	.382**	.368**	.018	.301*	.091	.385**	.277*	.183	.294*	.405**	.390**	.504**	.133	.733**	1										
SCE	.567**	.577**	.233	.594**	.259	.530**	.517**	.370**	.534**	.566**	.564**	.479**	.197	.423**	.571**	1									
SEC	.538**	.385**	.242	331*	.103	.339*	.211	.171	.438**	.597**	.499**	.488**	.256	.382**	.589**	.660**	1								
PRY	.428**	.292*	.045	.132	.096	.347*	.201	-.011	.328*	.416**	.282*	.387**	.025	.463**	.581**	.397**	.762**	1							
CAR	.454**	.396**	.198	.388**	.318*	.474**	.428**	.184	.583**	.568**	.517**	.468**	.216	.430**	.546**	.628**	.635**	.625**	1						
ENJ	.442**	.254	.399**	293*	.193	.348*	.325*	.135	.424**	.440**	.581**	.329*	.362**	.226	.393**	.559**	.518**	.354*	.600**	1					
REP	.524**	.394**	.305*	.412**	.273	.463**	.304*	.085	.184	.377**	.327*	.435**	.303*	.445**	.640**	.543**	.721**	.627**	.657**	.539**	1				
WTP	.109	.096	.128	157	.299*	.097	.090	.069	-.022	.071	.146	.201	.382**	.195	.133	.138	.163	.134	.265	.342*	.397**	1			
WOM	.346*	.270	.296*	.266	.370**	.288*	.176	.085	.234	.365**	.446**	.424**	.516**	.410**	.451**	.394**	.502**	.403**	.559**	.652**	.599**	501**	1		
NCO	.187	.064	.020	.053	.199	.127	-.068	-.273	-.131	.008	-.077	-.120	-.067	.033	.132	.059	.166	.294*	.072	.022	.161	-.045	-.099	1	
PCO	.369**	.288*	.242	.257	.264	.343*	.134	-.064	.124	.258	.253	.220	.247	.383**	.405**	.359**	.475**	.574**	.431**	.349*	.507**	.157	.557**	.365**	1

**Correlation is significant 0,01

*Correlation is significant at 0,05

A.5 Pilot test survey regression and correlation analysis second group n=64

R^2: .886	Non standardized coefficients		Standardized coefficients	t	Sig.
	B	Standard error	Beta		
Constant	.732	.512		1.430	.161
PVS	.425	.131	.315	3.243	.002
PRE	-.113	.134	-.088	-.847	.402
EXP	.181	.160	.147	1.130	.266
PFV	-.170	.148	-.114	-1.153	.256
SED	.181	.163	.165	1.111	.273
PSQ	.343	.269	.328	1.273	.210
INS	.347	.161	.344	2.153	.038
EOS	.095	.179	.091	.530	.599
EOP	-.421	.198	-.406	-2.123	.040
EOU	.352	.215	.353	1.636	.110
WED	-.129	.169	-.120	-.762	.451
ADV	-.179	.193	-.162	-.928	.359
HSY	.211	.188	.149	1.124	.268
USE	-.608	.198	-.453	-3.066	.004
SCE	-.033	.261	-.032	-.127	.900
SEC	.215	.135	.260	1.597	.118
PRY	-.006	.145	-.006	-.039	.969
CAR	-.114	.207	-.101	-.552	.584
ENJ	-.006	.175	-.005	-.033	.974
REP	.139	.173	.143	.806	.425
WTP	-.139	.090	-.119	-1.554	.128
WOM	.170	.188	.127	.904	.372
NCO	-.023	.127	-.025	-.178	.860
PCO	.092	.144	.093	.640	.526

	ESA	PVS	PRE	EXP	PFV	SED	PSQ	INS	EOS	EOP	EOU	WED	ADV	HSY	USE	SCE	SEC	PRY	CAR	ENJ	REP	WTP	WOM	NCO	PCO
ESA	1																								
PVS	.466**	1																							
PRE	.125	.398**	1																						
EXP	.624**	.638**	.416**	1																					
PFV	.126	.529**	.649**	.408**	1																				
SED	.699**	.339**	.181	.534**	.215	1																			
PSQ	.849**	.369**	.156	.669**	.231	.830**	1																		
INS	.810**	.259*	.153	.567**	.175	.691**	.891**	1																	
EOS	.772**	.208	.057	.566**	.022	.759**	.864**	.799**	1																
EOP	.708**	.303*	.236	.692**	.172	.598**	.803**	.818**	.808**	1															
EOU	.751**	.205	-.057	.520**	-.067	.728**	.841**	.777**	.904**	.794**	1														
WED	.757**	.349**	.159	.615**	.113	.638**	.845**	.843**	.803**	.851**	.808**	1													
ADV	.624**	.584**	.486**	.704**	.483**	.474**	.661**	.608**	.511**	.659**	.458**	.667**	1												
HSY	.628**	.522**	.436**	.639**	.386**	.631**	.719**	.687**	.590**	.673**	.553**	.735**	.778**	1											
USE	.479**	.543**	.232	.670**	.262*	.653**	.641**	.526**	.616**	.546**	.618**	.605**	.550**	.721**	1										
SCE	.807**	.491**	.202	.745**	.195	.651**	.861**	.814**	.802**	.853**	.785**	.864**	.791**	.772**	.690**	1									
SEC	.725**	.458**	.256*	.696**	.176	.522**	.722**	.714**	.719**	.848**	.690**	.820**	.790**	.710**	.595**	.886**	1								
PRY	.642**	.302*	.115	.578**	.077	.472**	.684**	.707**	.707**	.865**	.709**	.768**	.650**	.601**	.509**	.859**	.820**	1							
CAR	.691Z*	.372**	.129	.693**	.126	.700**	.757**	.675**	.790**	.723**	.792**	.707**	.566**	.631**	.699**	.813**	.681**	.687**	1						
ENJ	.601**	.406**	.329**	.553**	.263*	.483**	.561**	.514**	.593**	.581**	.591**	.535**	.616**	.544**	.413**	.688**	.558**	.597**	.769**	1					
REP	.600**	.581**	.417**	.729**	.345**	.318*	.556**	.511**	.499**	.646**	.439**	.597**	.844**	.654**	.501**	.769**	.745**	.658**	.654**	.697**	1				
WTP	-.185	.104	.010	-.083	.261*	-.109	-.177	-.166	-.208	-.246	-.216	-.256*	.002	.012	-.061	-.181	-.207	-.219	-.114	.025	.038	1			
WOM	.251*	.433**	.517**	.409**	.472**	.180	.225	.198	.245	.284*	.099	.190	.554**	.456**	.396**	.391**	.346**	.334**	.383**	.567**	.663**	.339**	1		
NCO	.492**	.349**	-.119	.486**	.025	.143	.456**	.433**	.390**	.528**	.481**	.560**	.556**	.352**	.238	.640**	.602**	.608**	.516**	.495**	.625**	-.052	.052	1	
PCO	.569**	.463**	.468**	.677**	.431**	.355**	.526**	.600**	.451**	.629**	.335**	.608**	.759**	.642**	.374**	.689**	.656**	.575**	.608**	.632**	.766**	-.020	.539**	.503**	1

**Correlation is significant 0,01
*Correlation is significant at 0,05

A.6 Variable frequencies

		PVS		PRE		EXP	
		Frequency	%	Frequency	%	Frequency	%
Completely disagree	1	19	5.6	32	9.5	14	4.1
	2	10	3.0	25	7.4	11	3.3
	3	41	12.1	21	6.2	28	8.3
	4	34	10.1	37	10.9	37	10.9
	5	27	8.0	41	12.1	29	8.6
	6	13	3.8	8	2.4	16	4.7
	7	26	7.7	23	6.8	25	7.4
	8	60	17.8	40	11.8	52	15.4
	9	45	13.3	28	8.3	57	16.9
Completely agree	10	63	18.6	83	24.6	69	20.4
	Total	338	100	338	100	338	100

		PFV		SED		PSQ	
		Frequency	%	Frequency	%	Frequency	%
Completely disagree	1	46	13.6	10	3.0	9	2.7
	2	24	7.1	19	5.6	10	3.0
	3	42	12.4	36	10.7	32	9.5
	4	37	10.9	31	9.2	30	8.9
	5	34	10.1	30	8.9	31	9.2
	6	25	7.4	15	4.4	13	3.8
	7	39	11.5	27	8.0	30	8.9
	8	38	11.2	53	15.7	61	18.0
	9	27	8.0	54	16.0	60	17.8
Completely agree	10	26	7.7	63	18.6	62	18.3
	Total	338	100	338	100	338	100

		INS		EOS		EOP	
		Frequency	%	Frequency	%	Frequency	%
Completely disagree	1	15	4.4	12	3.6	8	2.4
	2	18	5.3	11	3.3	10	3.0
	3	34	10.1	19	5.6	25	7.4
	4	26	7.7	43	12.7	32	9.5
	5	30	8.9	33	9.8	28	8.3
	6	21	6.2	10	3.0	17	5.0
	7	41	12.1	34	10.1	30	8.9
	8	65	19.2	42	12.4	52	15.4
	9	41	12.1	59	17.5	63	18.6
Completely agree	10	47	13.9	75	22.2	73	21.6
	Total	338	100	338	100	338	100

		EOU		WED		ADV	
		Frequency	%	Frequency	%	Frequency	%
Completely disagree	1	9	2.7	14	4.1	21	6.2
	2	10	3.0	12	3.6	16	4.7
	3	30	8.9	31	9.2	27	8.0
	4	32	9.5	32	9.5	29	8.6
	5	25	7.4	26	7.7	35	10.4
	6	16	4.7	24	7.1	24	7.1
	7	32	9.5	34	10.1	30	8.9
	8	52	15.4	56	16.6	47	13.9
	9	59	17.5	44	13.0	44	13.0
Completely agree	10	73	21.6	65	19.2	65	19.2
	Total	338	100	338	100	338	100

		HSY		USE		SCE	
		Frequency	%	Frequency	%	Frequency	%
Completely disagree	1	14	4.1	10	3.0	13	3.8
	2	15	4.4	12	3.6	10	3.0
	3	29	8.6	23	6.8	24	7.1
	4	38	11.2	36	10.7	33	9.8
	5	43	12.7	38	11.2	28	8.3
	6	32	9.5	17	5.0	15	4.4
	7	32	9.5	35	10.4	30	8.9
	8	46	13.6	55	16.3	59	17.5
	9	45	13.3	60	17.8	52	15.4
Completely agree	10	44	13.0	52	15.4	74	21.9
	Total	338	100	338	100	338	100

		SEC		PRY		CAR	
		Frequency	%	Frequency	%	Frequency	%
Completely disagree	1	11	3.3	12	3.6	18	5.3
	2	6	1.8	10	3.0	12	3.6
	3	17	5.0	17	5.0	22	6.5
	4	25	7.4	35	10.4	36	10.7
	5	34	10.1	33	9.8	33	9.8
	6	15	4.4	24	7.1	21	6.2
	7	23	6.8	26	7.7	32	9.5
	8	39	11.5	43	12.7	52	15.4
	9	56	16.6	52	15.4	55	16.3
Completely agree	10	112	33.1	86	25.4	57	16.9
	Total	338	100	338	100	338	100

		ENJ		REP		WTP	
		Frequency	%	Frequency	%	Frequency	%
Completely disagree	1	23	6.8	15	4.4	102	30.2
	2	26	7.7	9	2.7	34	10.1
	3	35	10.4	26	7.7	40	11.8
	4	30	8.9	29	8.6	27	8.0
	5	41	12.1	31	9.2	40	11.8
	6	20	5.9	13	3.8	23	6.8
	7	38	11.2	23	6.8	25	7.4
	8	44	13.0	46	13.6	22	6.5
	9	44	13.0	49	14.5	11	3.3
Completely agree	10	37	10.9	97	28.7	14	4.1
	Total	338	100	338	100	338	100

		WOM		NCO		PCO		ESA	
		Frequency	%	Frequency	%	Frequency	%	Frequency	%
Completely disagree	1	23	6.8	30	8.9	22	6.5	11	3.3
	2	21	6.2	19	5.6	12	3.6	8	2.4
	3	36	10.7	48	14.2	29	8.6	32	9.5
	4	30	8.9	34	10.1	27	8.0	37	10.9
	5	38	11.2	46	13.6	41	12.1	29	8.6
	6	22	6.5	30	8.9	19	5.6	12	3.6
	7	34	10.1	36	10.7	25	7.4	35	10.4
	8	38	11.2	29	8.6	43	12.7	48	14.2
	9	43	12.7	22	6.5	45	13.3	50	14.8
Completely agree	10	53	15.7	44	13.0	75	22.2	76	22.5
	Total	338	100	338	100	338	100	338	100

A.7. Regression analysis for satisfied and unsatisfied consumers

Satisfied consumers n=215					
R^2: .604	Non standardized coefficients		Standardized coefficients	t	Sig.
	B	Standard error	Beta		
Constant	.783	.642		1.219	.224
ESA	.170	.069	.188	2.464	.015
PVS	-.040	.055	-.054	-.734	.464
PRE	-.034	.032	-.065	-1.051	.295
EXP	.098	.063	.106	1.537	.126
PFV	-.094	.036	-.179	-2.607	.010
SED	.319	.053	.383	5.956	.000
INS	.084	.042	.114	1.987	.048
EOS	.057	.051	.070	1.127	.261
EOP	-.129	.080	-.128	-1.613	.108
EOU	.001	.066	.001	.018	.986
WED	.044	.050	.055	.878	.381
ADV	.048	.043	.075	1.124	.263
HSY	.068	.047	.096	1.444	.150
USE	-.112	.064	-.127	-1.762	.080
SCE	.318	.078	.289	4.060	.000
SEC	.104	.084	-.098	-1.228	.221
PRY	-.039	.064	-.047	-.616	.539
CAR	.049	.052	.063	.951	.343
ENJ	.077	.044	.123	1.752	.081
REP	.096	.055	.115	1.740	.083
WTP	.002	.028	.004	.060	.952
WOM	-.018	.049	-.030	-.375	.708
NCO	-.001	.028	-.002	-.041	.268
PCO	.056	.041	.091	1.384	.168

Unsatisfied consumers n=123					
R^2:.816	Non standardized coefficients		Standardized coefficients	t	Sig.
	B	Standard error	Beta		
Constant	.223	.320		.697	.488
ESA	-.121	.085	-.116	-1.424	.158
PVS	.162	.080	.148	2.023	.046
PRE	-.085	.051	-.104	-1.649	.102
EXP	.035	.078	.035	.452	.252
PFV	.136	.062	.126	2.195	.031
SED	.491	.071	.477	6.897	.000
INS	.363	.074	.396	4.924	.000
EOS	.002	.076	.002	.021	.983
EOP	-.079	.090	-.082	-.879	.281
EOU	.244	.086	.256	2.838	.006
WED	-.043	.062	-.045	-.687	.494
ADV	-.064	.061	-.072	-1.035	.303
HSY	.207	.080	.199	2.603	.011
USE	.040	.088	.039	.458	.648
SCE	-.056	.099	-.051	-.559	.577
SEC	.040	.070	.048	.576	.266
PRY	.076	.074	.084	1.021	.310
CAR	-.075	.080	-.077	-.939	.350
ENJ	-.288	.086	-.235	-3.335	.001
REP	.052	.079	.059	.659	.211
WTP	-.160	.060	-.152	-2.677	.009
WOM	.051	.105	.047	.488	.626
NCO	-.010	.054	-.013	-.184	.255
PCO	.003	.072	.003	.042	.267