
CONCEPTUALIZATION OF E-SERVICES QUALITY AND E-SATISFACTION: A REVIEW OF LITERATURE

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Abstract

There are various approaches to the measure quality of e-services. They have mentioned many dimensions of e-service quality provided by service organisations i.e. banking, restaurant, investment, trade etc. However, sometimes there may be confusions in selecting appropriate dimensions to assess e-services. Therefore, in the present paper author has tried to identify some important dimensions of service quality through extensive review of literature which can be used to assess overall quality of e-service. According to this review author found that, System availability, e-fulfilment, efficiency, cost-effectiveness, responsiveness, assurance, convenience and contact, perceived value and brand reputation are most important service quality dimensions which can be use to assess service quality of e-service and customers' satisfaction in e-service settings.

Keywords: Service Quality, E-Service, E-Satisfaction, Banking

1. INTRODUCTION

Service touches our lives of every person every day. These are absolutely essential for the economy to function and to enhance the quality of human life. The service sector has playing very important role in the economics and non-economic activities in the country. For example, telecommunication, tourism, hotel, transport, insurance, banking etc. especially the importance of a banking industry to collect deposits, transfer funds, availed credit to agriculture, industry and service and trade sector. The Government also plays a critical role in providing services such as security, legal services, public education, health care, public transport, drinking water, clean air etc. In the service sector, it is very essential to asses' customers' satisfaction for further business growth. In the service organization quality services is good indicator of success in the market. Therefore, many authors have mentioned importance of service quality in assessing service providers.

However, recently various service organizations are changing themselves as e-service provider i.e. banking and financial institutions, insurance companies, cellular service providers etc. E-service is basically technology based service which provided through various e-channels (electronic means). There is verity of e-services i.e. e-learning, e-coaching, e-tourism, e-ticketing, e-tax, e-banking, e-library, e-trading etc. An ICT revolution leads to grate changes in industrial and business sector including banking. The proliferation of and

rapid advances in technology based systems, especially those related to the Internet, are leading to fundamental changes in how companies interact with one another business-to-business (B2B) marketing) and with consumers business-to-consumer (B2C) marketing available as technology based channels (Parasurman and Zinkhan, 2002) these are known as e-commerce, m-commerce, e-banking and m-banking etc.

2. OBJECTIVES AND METHODOLOGY

In the present study author has tried to identify important dimensions of e-service quality and which can be use to assess service quality of e-service as well assessment of customers' satisfaction in e-service settings. In this study author has used literature review method to identify important dimensions of e-service quality and e-customer satisfaction. Required prior research work was selected using judgmental method and chosen some mostly cited research work using internet and those research papers and articles as well as some research these were referred in this investigation.

3. CONCEPTUALIZATION OF E-SERVICES QUALITY

Traditional service quality is non-Internet-based customer interactions and experiences with organization, it have five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. There are some similarities and differences are between traditional service quality and e-service quality (Parasuraman et al, 2005). E-Service quality measurement literature describes the impact on service quality assessment when technology (electronic technology) is introduced in service delivery. Concepts like System Quality, Information Quality, Technology Adoption Model (TAM), End user satisfaction and Self Service Technologies etc. which were not significant in case of traditional services, become relevant in the context of online-services. TAM is significant to analyze the motivational aspect of use of e-service. End user satisfaction is significant for the behavioural aspects (Agrawal, et al 2007). Oliveira (2007) argued that there is well-known misconception about e-services "e-services are web based services" but is not enough. E-services are service provisions via various kinds of electronic ways whether it is internet, e-mail, mobile phone, personal computer (PC), ATM, POS, credit card, charge card, smart card etc. They also argued that e-service quality may not only determined by web site quality. In some e-services, the quality of associated logistics and/or customer service components may also determine a customer's overall perception of service quality. Zeithaml et al (2000) defined e-service quality as the extent to which a website facilitates efficient and effective shopping, purchase and delivery. Loiacono, (2002) have defined some dimensions of e-services quality as information fit to task, interactivity, trust, responsiveness, design, intuitiveness, visual appeal, innovativeness, websites flow, integrated communication, business process and viable substitute in WebQual model. Zeithaml et al (2000, 2002) has defined e-service quality in their articles as dimensions of Quality of

Information, Empathy, Reliability, Responsiveness, Access, Flexibility, Ease of navigation, Efficiency, Assurance/trust, Security/privacy, Price knowledge, Site aesthetics and Customization /personalization. In 2005 Parasuraman et al developed two different scales were derived for capturing e-service quality. The basic E-S-QUAL scale consists of 22 items on four dimensions: efficiency, fulfillment, system availability, and privacy, are used to assess the ease and speed of using website, the implementation of the site's promises, the correct technical functioning of the site, and the safety of the site and the protection of customer information, respectively. In the second scale E-RecS-QUAL containing 11 items in three dimensions: responsiveness, compensation, and contact, are employed when customer had non-routine encounters to measure the effectiveness of handling problems and return, compensation for problems, and availability of assistance, respectively. Agrawal et al (2007) has developed EGOSQ for assess the e-government services and they used Information, Interaction, Integration, Accessibility, Emotional engagement, Active service recovery, Assurance and Transference (It includes Accurate information, Reliable information, Comprehensive information, Useful information, Timely information, Easy to retrieve and use information, Friendly and courteous interaction, Availability of easy to use, Employees take prompt actions, customization, Accessibility, Availability, Fast navigation, Well designed and organized interface, Active Service Recovery, Assurance,).

TABLE 1 - INSTRUMENTS AVAILABLE TO ASSESS SERVICE QUALITY

Sr. No.	Instrument	Developed By	E-service Quality Dimensions
1	WEBQUAL	Loiacono et al. (2000)	Information fit to task, Interaction, Trust, Response time, Design, Intuitiveness, Visual appeal, Innovativeness, Flow (Emotional appeal), Integrated communication, Business processes, and Substitutability
2	e-SQ	Zeithaml et al (2000)	Reliability, Responsiveness, Access, Flexibility, Ease of navigation, Efficiency, Assurance/trust, Security/privacy, Price knowledge, Site aesthetics and Customization /personalization
3	SITE-QUAL	Yoo and Donthu (2001)	Ease of Use, Processing Speed, Aesthetic Design and Interactive Responsiveness
4	E-SQUAL	Zeithaml et al (2002)	Tangibility, Reliability, Responsiveness, Integration of Communication, Assurance, Quality of Information, Empathy
5	E-S-Qual & E-RecS-Qual	Parasuraman et al (2005)	Efficiency, System Availability, Fulfillment, Privacy & Responsiveness, Compensation, Contact
6	EGOSQ	Agrawal et al. (2007)	Information, Interaction, Integration, Accessibility, Emotional engagement, Active service recovery, Assurance and Transference

4. ISO 9004-2:1991 SERVICE QUALITY STANDARD

International Organization for Standardization (ISO) has set standards of services to guide service organizations and service providers their better performance. ISO defined quality services system and service quality as below (Praxiom Research Group,1997):

A service quality can be improved by 'Quality Service System', that ensures customer needs, receives regular feedback from customers regarding service, respects customer perceptions and opinions, manages social interactions and relationships, considers the human aspects of service delivery, pays attention to cultural values and perceptions, improves service performance and productivity, supports personnel training and development, encourages personnel to improve quality and controls costs and improves efficiency of the organization (Praxiom Research Group,1997).

According to Praxiom Research Group (1997) for improving service quality there is need to provide good accessibility and availability for required services, safety and security in services, reliability of the services and dependability, attractiveness and appeal of facilities, service delay, duration, and delivery times, service capacity and size of service facilities, number of service providers and service tools, service hygiene and service provider cleanliness, competence and knowledge of service providers, courtesy, attentiveness, and communication skills, quantity and types of service supplies and materials (<http://www.praxiom.com/iso-9004-2.htm>).

5. CONCEPTUALIZATION OF E-SATISFACTION

In changing era of e-commerce and online marketing environments concept of customers has been changed today. There are two basic types of customers have found in modernized markets, first is offline customer and another is e-customer. The term 'e-customer' refers to the online purchaser whether it is individual or corporate.

As per e-commerce and marketing literature we can define term e-customer as "e-customer is an individual or corporate one who are using e-portals to purchase, ordering, receiving information and paying price / charges of services/product purchased through various types of e-channels" i.e. internet, e-mail, personal computer, ATM, POS, credit cards, debit cards, cell phone, fax, phone and other electronic devises. Many financial institutions have to focus on increasing customer satisfaction and customer retention through improved quality of their services enabling factors that make it easy for the customer to do business with the e-banking (Brimpong, 2008). The bank's ability to deliver these benefits on a continuing basis to its existing customers will probably impact on customer satisfaction.

Most of the market research shows that service quality has a significant impact on customers' satisfaction, loyalty, retention and purchase derision. Traditionally the level of customer satisfaction was determined by the quality of services, price and purchasing process. Consequently, the level of e-satisfaction is also determined by the quality of e-services, the price level and e-purchasing process (Ming Wang, 2003). Literature on e-consumers satisfaction realizes that there are different factors of e-customers satisfaction than formal customer, e-satisfaction are modeled as the consequences of attitude toward the e-portals (Chen and Chen, 2009). According to Schaupp and Bélanger (2005) there is three most important attributes for

online consumers satisfaction are technology factor (Privacy, Usability, Site Design and Privacy), Shopping Factors (Convenience, usability, Trust and Trustworthiness Delivery), and Product Factors (Merchandising, product quality, Product Value and Product Customization). Adam (2004) has argued that e-satisfaction is influenced by nine distinct consumer perceptions--Web design, price, promotion, merchandise availability, on-time delivery, met expectations, return policy, customer service and order tracking. These nine perceptions occur in two purchase phases: pre-order and post-order. Scheffer and Reichheld (2000) mentioned that, e-satisfaction is attitude of the customers about quality it includes customer support, on-time delivery, compelling product presentations, convenient and reasonably priced shipping and handling, and clear and trustworthy privacy policies.

As per study conducted by Marcel Gommans, et al. (2001) e-customers loyalty depends up on Website & Technology (Speed, easiness, Personalized features, Design, Language, Search Option, Server reliability, Content, Quick shopping checkout), Value Proposition (Customized products, Large set of choices, Product quality, Guarantees, Well-known brands, Pricing), Brand Building (Brand image, Brand Community) Customer Service (Fast response to customer inquiries, Easy to contact, Free online applications, Easy payment methods, Fast delivery, Delivery options, Customer reward system), Trust & Security (Trust, Third party approval, Privacy, Reputation, Reliability, Authentication and Non-repudiation). Cho Yoon, and Joseph Ha (2008), analyzed movie related website service and its influence on e-customer satisfaction. In their study they have used Information Factor, Convenience Factor, Technology Factor, Community Factor, Entertainment Factor, Price Factor and Brand Name Factor to assessed e-satisfaction of the users. According to Taylor and Hunter (2003) e-satisfaction is generally defined as pleasurable fulfillment and it is based on technology-mediated marketing relationships. It is unique from other closely related concepts such as quality, loyalty and attitude. They mentioned that e-satisfaction is closely related to value judgment, brand attitude, trust, and resistance to change.

The attentiveness, responsiveness care and friendliness as the main sources of satisfactions (satisfiers) in banking services, and integrity, reliability, availability and functionality as the main sources of dissatisfaction (dissatisfiers). Another study conducted by Anderson and Srinivasan (2003) to understand the relation between e-satisfaction and e-loyalty.

According to their study Satisfaction is the summary psychological state resulting and e-satisfaction is the contentment of the customer with respect to his or her prior purchasing experience with a given electronic commerce firm. After review of the literature we have defined e-satisfaction as "E-satisfaction is the outcome of consumer perceptions of online convenience, trust, security, customization, usability, easiness, price effectiveness and perceived value".

TABLE 2 - REVIEWED LITERATURE ON E-CUSTOMERS SATISFACTION

	Author/s	Applied for	Attributes Used in the Study
1	Schaupp and Bélanger (2005)	Online Services	Privacy ,Merchandising, Convenience, Trust ,Delivery ,Usability, Product Customization, Product Quality and Security
2	Schefter and Reichheld (2000)	E-commerce	Customer support, on-time delivery, compelling product presentations, convenient and reasonably priced shipping and handling, clear and trustworthy privacy
3	Marcel Gommans, Krish S. Krishnan, & Katrin B. Scheffold (2001)	E-loyalty	Website & Technology, Value Proposition, Customer Service, Brand Building and Trust & Security
4	Cho Yoon, and Joseph Ha (2008),	Movie-Related Websites	Ease of use, Usefulness, involvement, information factor, Convenience, technology, Community Factor, Entertainment Factors, Brand Name, Price Factor
5	Anderson and Srinivasan (2003)	e-Satisfaction	convenience motivation, purchase size, inertia, trust and perceived value
6	Szymanski and Hise (2000)	e-Satisfaction	Convenience, Merchandising, Easiness, Information, Deign, Financial security

6. FINDINGS AND CONCLUSIONS

Available literature shows that the e-services and alternative banking services are different than traditional services. Hence, there is need to assess their service quality and its impact on customer satisfaction by special instrument. According to marketing literature SERVQUAL and SERVPERF are the well known models are used to assess service quality and its influence on customer satisfaction. According to this review author found that, System availability, e-fulfilment, efficiency, cost-effectiveness, responsiveness, assurance, convenience and contact, perceived value and brand reputation are most important service quality dimensions which can be use to assess service quality of e-service and customers' satisfaction in e-service settings.

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