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PAYMENT CONVENIENCE: A NEW CONSTRUCT OF E-SERVICE QUALITY

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Abstract

The purpose of the present study is to explore the factors measuring e-service quality, making a thorough study of existing models, create a model that depicts the relationship between e-service quality and repurchase intention with customer satisfaction and Loyalty as intermediate variables. Though many studies can be studied on the dimensions of e service quality, payment convenience as a variable was not explored. The research design for the current study is single cross sectional descriptive research. The study population are the online shoppers and purposive sampling technique was adopted and data were collected from 540 respondents. The sampling unit are the e-shoppers with a e-purchase experience within the last 6 months. The data was collected using self-administered structured questionnaire. The Exploratory Factor Analysis was used to explore nine factors and the Confirmatory Factor Analysis was applied to test the data-model fit. The result shows the proposed model for further studies.

Keywords: Customer Loyalty, Customer Satisfaction E-service Quality, Payment Convenience, and Repurchase intention

Introduction

The purpose of the present study is to explore the factors measuring e-service quality, create a model which depicts the relationship between e-service quality and repurchase intention with customer satisfaction and Loyalty as intermediate variables. This study also test whether the model fit into the data or not i.e., testing the goodness of fit. The scope of this study is confined with only the customers buying tangible goods from the horizontal e-tailers. The horizontal e-tailers are those who are selling multi-branded multiple product range. The proposed model of the present research has Information quality, website operation, Payment Convenience, Privacy & Security, Reliability, and Fulfilment & Responsiveness. Repurchase intention as dependant variable. Customer satisfaction and customer loyalty as intermediate variables.

Review of Literatures

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Zeithaml *et al* (2000) proposed ten dimensions to measure e-service quality. They are access, ease of navigation, reliability, flexibility, personalization, efficiency, privacy, site aesthetics, assurance, responsiveness, and price knowledge. This model was failed due to huge number of dimensions. Wolfinberger & Gilly (2003) proposed a model e-tailQ which has 4 dimensions. They are customer service, fulfilment, security, and website design. Parasuraman (2005) proposed a standard scale to measure e-service quality. The model was named as E-S-QUAL with four dimensions. They are system availability, privacy, fulfilment , and efficiency. This model contains the extended stage E-Rec-S-QUAL with three more dimensions namely compensation, responsiveness, and contact. Swaid & Wigand (2009) proposed a model with six dimensions. They are reliability, assurance, website usability, responsiveness, personalization and information quality. Ojasalo (2010) proposed a set of dimensions such as information, Reliability, Ease of use, Website appearance, Personalization, Responsiveness, Communication and Security. Yunis et al (2013) proposed a model with five dimensions. They are Reliability, Responsiveness, security, privacy and personalization. Zemblyte (2015) had proposed four dimensions. They are reliability, responsiveness & fulfilment, compensation, and website operation. Kaur (2018) had proposed a six dimension model which has responsiveness, reliability, website design, ease of use, personalization and security. Praveenkumar *et a*l (2019) proposed four dimensions to measure e-service quality. They are Personalization, Reliability, Responsiveness, Trust and Website Design. Shankar and Datta (2020) proposed Privacy and security, website design, ease of use, responsiveness, efficiency, reliability, and system availability as dimensions of e-service quality. Gurumoorthy & Sasirekha (2021) proposed a set of five dimensions. They are ease of use, compensation, website design, personalization, and contact & communication. Shahim and Alipour (2022) studied the previous literatures and declared that Parasuraman and Garvin and Berry model were standard models for measuring e-service quality.

The research gap identified after a thorough evaluation of existing studies is that the dimension regarding the convenience in payment was not studied. Thus this study added a new dimension of e-service quality named Payment Convenience and the researcher has

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attempted to analyze the goodness of fit of the proposed construct

Research Methodology

The research design for the current research is single cross sectional descriptive research. The study population is those who are doing online shopping in Chennai city. The Purposive sampling technique was adapted with 540 respondents as sample size. The sampling frame was those who are purchasing tangible goods from horizontal e-tailers within last 6 months. The data was collected using self-administered structured questionnaire. Combinations of Survey, personal interviews were used to collect the data. The The EFA and CFA were applied as the data analysis tools with SPSS and AMOS software were used respectively.

Results and Discussions

The data set consist of 41 observed variables. KMO and Battlet's test of sphericity were done. The KMO outut was 0.8 which is greater than the recommended value of 0.5. The probability value for the Battlet's test of sphericity was 0.000 which is lesser than 0.05. Hence the data set is fit to undergo the exploratory factor analysis. The principle component analysis method was used with Varimax rotation method for factor rotation. The communality values are greater than 0.4. There were nine factors extracted from the EFA. The variance covered by the factors out of the total variance was 80%. The following table displays the factors and the respective items loaded.

Table 1- Factors and items extracted from factor analysis

S.No.	Items	Loading	Factor Name
1	The website has recent and timely information.	.946	Information Quality
	The information is accurate and appropriate.	.932	
	The website has detailed information.	.899	
	The information on the website is more than enough to carry out the work.	.875	
	The details on the website are in proper format.	.852	
	The information on the website is simple to comprehend.	.844	
	The information is neatly arranged.	.819	
2	The website business is available round the clock.	890	Website Operation
	The website pages load quickly and easily.	889	
	Transaction can be completed quickly on the website.	854	
	It is easy to find what I want from the website.	845	
	The search system in the site is good.	834	
	The website is user friendly.	749	
	Getting anywhere on the website is effortless.	721	
3	I have made the correct choice by deciding to buy from the e-tailer.	912	Customer Satisfaction
	I feel contented with the online shopping experience.	887	
	I like to purchase from the online shop.	854	
	I feel contented with the products I buy from the online shop.	828	
	I am satisfied with the service quality of the online shop.	826	
	I am satisfied with the after sales service.	815	

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S.No.	Items	Loading	Factor Name
4	My first choice will be this e-tailer to buy similar things in future.	.874	Repurchase Intention
	I will keep on using this e-tailer to purchase other commodities.	.864	
	I will visit the shop again to buy related goods.	.860	
	I will buy supplies from the same e-tailer for a long term.	.840	
5	The payment process is simple to execute.	.844	Payment Convenience
	The cash on delivery mode is more convenient	.825	
	The UPI mode of payment is easy to do.	.811	
	The payment process is fast.	.763	
6	It guards the information of the online shopping actions.	.829	Privacy and Security
	My personal information is not shared with the other sites.	.784	
	Credit/Debit card and Net banking information are kept as secret.	.736	
	Online payment is safe.	.736	
7	The organisation conveys trust and confidence.	.885	Reliability
	The organisation provides the promised service carefully without fail.	.876	
	The organisation solves the problems and replies promptly.	.858	
8	The customer care responds quickly for a call or an e-mail.	.840	Fulfillment and Responsiveness
	Orders are delivered as promised.	.824	
	The return policy is clear and guaranteed.	.779	
9	I persuade my family and friends to buy from this online shop.	.851	Customer Loyalty
	This online shop is my primary option to buy goods and services.	.831	
	I will purchase more from this online shop in future.	.762	

Source: Primary data

The extracted factors as named as followes. F1- Information Quality loaded with 7 variables; F2- Website Operation loaded with 7 variables; F3-Customer Satisfaction loaded with 6 variables; F4- Repurchase Intention loaded with 4 variables; F5- Payment Convenience loaded with 4 variables; F6- Privacy and Security loaded with 4 variables; F7-Reliability loaded with 3 variables; F8-Fulfillment and Responsiveness loaded with 3 variables; and F9-Customer Loyalty loaded with 4 variables. All the 41 loaded observed variables have factor loadings greater than the recommended value of 0.7.

The following table denotes that all the observed variables were loaded into their corresponding factors without any cross-loading issues.

Table 2– Pattern Matrix showing factor loading

	Component								
	1	2	3	4	5	6	7	8	9
Information_Quality	.985								
INFQ5	.946								
INFQ6	.932								
INFQ7	.899								
INFQ1	.875								
INFQ4	.852								
INFQ2	.844								
INFQ3	.819								
Web_Operations		.979							
WOP3		.890							
WOP5		.889							
WOP4		.854							
WOP1		.845							
WOP2		.834							
WOP6		.749							
WOP7		.721							

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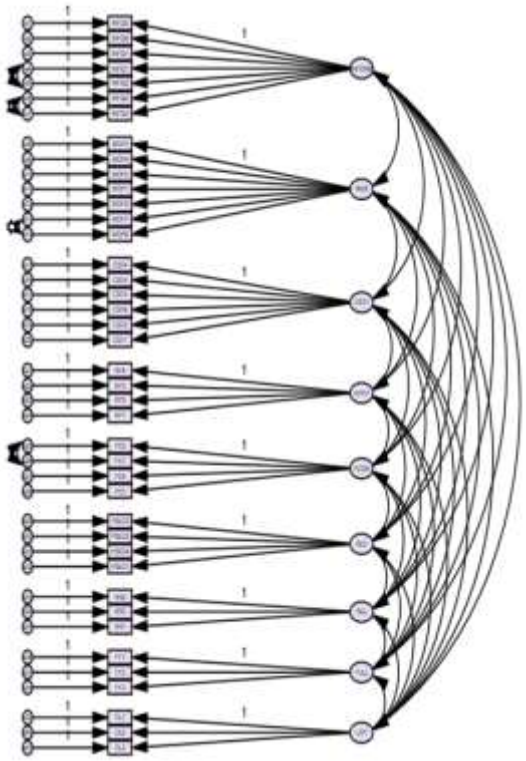
	Component								
	1	2	3	4	5	6	7	8	9
Customer_ Satisfaction			.976						
CST4			.912						
CST5			.887						
CST6			.854						
CST3			.828						
CST2			.826						
CST1			.815						
Repurcahse_I ntention				.966					
RP4				.874					
RP2				.864					
RP3				.860					
RP1				.840					
Payment_ Convenceine					.990				
PC2					.844				
PC1					.825				
PC4					.811				
PC3					.763				
Privacy_ Security						.968			
PSEC3						.829			
PSEC2						.784			
PSEC4						.736			
PSEC1						.736			
Reliability							.994		
RR2							.885		
RR3							.876		
RR1							.858		

	Component								
	1	2	3	4	5	6	7	8	9
Fulfillment								.951	
FF1								.840	
FF2								.824	
FF3								.779	
Customer_ Loyalty									.911
CL2									.851
CL1									.831
CL3									.762

Source: Primary data

Hence the factors arrived from the Exploratory Factor analysis.

The Confirmatory Factor Analysis was applied to test the model's goodness of fit. The measurement model was applied to test whether each construct or factors have a strong relationship with their respective observed variables. The following diagram indicates measurement model. The elliptical shape represent the latent variable or construct or factors. The square or rectangular shape represent the observed variables or manifest variables. Each latent variable is having the covariance with another latent variable



Source: Primary data.

Figure 1-Measurement Model

Initially the model was not fitted with the data. The correlation between i4&I5,

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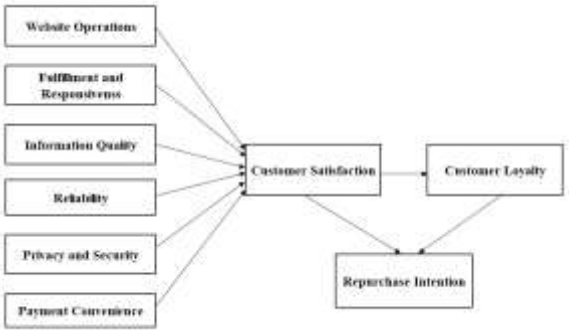
I6&I7, W6&W7 and PC1 & PC2 were drawn based on the suggestions given by the modification indices. These modifications increased the model fit indices values. The final values of all the fit indices as follows:

The Goodness of Fit index (GFI) obtained is 0.916 which is greater than the the prescribed value of above 0.90. Adjusted Goodness of Fit index (AGFI) obtained is 0.904 which is above the prescribed value of 0.80. The Normed fit Index (NFI), Relative Fit index (RFI), Comparative Fit index (CFI), and Tucker Lewis Index (TLI) are 0.949, 0.933, 0.982, 0.969 respectively are greater than the prescribed level of 0.90.

RMSEA is 0.045 which is lesser than the prescribed limit of 0.08, and Root Mean Square Residual (RMR) is also lesser than the prescribed limit of 0.05 at 0.041.

Hence, from the above indices, it is inferred that the collected data fitted well into the 9 factor model.

The proposed model from the present study is



Source: Primary data

Figure 2- Proposed Model

Conclusion

The proposed model which depicts the relationship between e-service quality and the repurchase intention with customer satisfaction and loyalty can be tested for further research with different data set. The model contains the dimension named payment convenience which was first added in this model as novelty. Payment convenience explains the degree to which the mode of payment is convenient to the customer. The present sample size was limited with 540, so the future researchers can increase the sample size. The present study was focused only on horizontal e-tailers and hence the same model can be applied and analyzed for vertical e-tailers too.

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