

## **E-service quality and the repurchase intention towards online retailers in Vietnam: A case study of young consumer in Ho Chi Minh City**

Huan Vo<sup>1</sup>, Linh Phan<sup>2</sup>

<sup>1</sup>(School of Business, International University - VNU-HCM, Vietnam)

<sup>2</sup>(School of Business, International University - VNU-HCM, Vietnam)

\*Corresponding Author: Huan Vo

**ABSTRACT:** E-retailing in Vietnam has experienced rapid expansion in recent years due to the increase in online shopping habits of customers. E-retailers have faced fierce competition from competitors and high expectations from customers. Measuring e-service quality, especially in the Vietnam cultural context, becomes both a challenge and an opportunity for e-retailers to optimize their customer satisfaction, leading to higher customer intention to repurchase. This research aims to investigate the effect of four constructs of e-service quality in the E-S-Qual model on the customer satisfaction, and thus, evaluating the influence on the repurchase intention towards e-retailers in the country. For the measurement of six constructs in the conceptual model, data is collected from 324 respondents whom currently live in the largest city of Vietnam, Ho Chi Minh City, and experienced the purchasing process from e-retailers. The results indicate that efficiency, system availability, fulfillment, and privacy/security have effects on the e-service quality, which positively impacts on the customer satisfaction, leading to higher repurchase intention. Therein, system availability plays the most determinant role, whereas privacy/security is the least affecting factor in this case.

**Keywords:** e-service quality, E-S-Qual, customer satisfaction, repurchase intention, e-retailing

### **I. Introduction**

Due to the development of the internet, e-commerce, leading-edge technology, and especially the outbreak of Covid-19 pandemic in recent years, online shopping is increasingly popular in comparison to traditional brick-and-mortar stores. Compared to in-store shopping, online shopping provides customers the convenience of being able to shop from the comfort of their own homes, without needing to leave the house to make purchases. This demonstrates the benefits of e-retailing over traditional retail and how people are increasingly choosing it. Vietnam has 54.6 million online shoppers, increasing 10.75 percent from 2020 to 2021. In 2022, around 57–60 million users are expected to shop online (Ministry of Industry and Trade, 2022). E-retailing in Vietnam is predicted to grow 20% this year to 16.4 billion USD from 5 billion USD in 2015 (VietnamPlus, 2022) and the market value was projected to reach 39 billion U.S. dollars by 2025, ranking second in Southeast Asia as the fastest-growing internet economies (Nguyen, 2022). Besides, online shopping is already a habit for 53% of Vietnamese customers, which is encouraging for the future expansion of Vietnam's e-commerce industry (Market Research Vietnam, 2022).

Based on these advantages of the online environment, key e-retailers in Vietnam such as Shopee, Lazada, Tiki, Thegioididong, FPTshop have optimized their presence via online platforms to increase their online store visits and purchases, creating a fierce competitive marketplace. To survive in this intense e-environment, the biggest challenge for online retailers is to improve the electronic service quality and customer satisfaction to maintain profitability via customer repurchase intentions (Gounaris et al., 2010). Besides, it was discovered that cultural characteristics impacted the applicability of the e-service quality concept. Therefore, this study mainly focuses on investigating key determinants of e-service quality that influence the repurchase intention of young online consumers through the mediating effect of customer satisfaction, especially in the specific cultural context of Vietnam. The paper aims to answer the following questions: what are the factors that affect e-service quality?; what are the most and least determinant factors in the case of Vietnam?; and whether and how e-service quality influences consumers' repurchase intention via the mediating role of customer satisfaction?

## II. Literature review

Traditional service quality is described as the quality of all customer interactions and experiences with businesses that are non-Internet-based (Parasuraman et al., 2005). It was defined as the comparison between customer's expectation and actual experience of service performance (Parasuraman et al., 1985). Based on these concepts, empirical research on different sectors was conducted to formulate the SERVQUAL model to measure the service quality (Parasuraman et al., 1988). Later, in the web context of the online environment, many assessment models were built to measure the customer's perception of e-service quality by modifying the SERVQUAL model and adding the website-based factors. Some of the typical and significant models included WebQual™, WebQual, EtailQ, and E-S-Qual.

Loiacono et al. (2002) proposed the WebQual™ model by conducting three exploratory research projects on groups of students, web designers, and Fortune 500 companies. The research provided a strong validity for measuring the website quality with four dimensions of usefulness, ease of use, entertainment, and complementary relationship. The model only emphasized on the measurements for the technical quality and interactions of the website itself to support website designers in developing better websites rather than the service quality provided through the website (Parasuraman et al., 2005; Zeithaml et al., 2002). Thus, the scale is more valuable for interface design than for assessing service quality in the customers' perspective (Zeithaml et al., 2002). Later, Barnes & Vidgen (2002) developed WebQual to measure the e-commerce offerings' quality, navigating students and staff from college to access to one out of three bookstores - Amazon, Bertelsmann Online, and the Internet Bookshop's offerings. These measurements covered five dimensions, including usability, design, information, trust, and empathy. However, the students who rate the website have not necessarily ever made a purchase at the site they are evaluating and therefore the role of customer service and delivery in evaluating the service quality could not be identified (Parasuraman et al., 2005). The model provided a measurement for the perception of consumers, but not including the lifecycle determinants (Barnes & Vidgen, 2002).

Other than that, Wolfinbarger & Gilly (2003) conducted three comprehensive studies including focus group, structured conceptualization, and online survey to formulate a scale measuring the e-retailing service quality, which is the ETailQ model. The four dimensions in the model contain website design, customer service, reliability/fulfillment, and privacy/security. However, it did not capture all aspects of the entire buying process (Zeithaml et al., 2002). And, Parasuraman et al. (2005) revealed the scale of service quality E-S-Qual with four dimensions: efficiency, system availability, fulfillment, and privacy. A survey was conducted on users of two online stores consisting of amazon.com and walmart.com to measure the service quality provided by these websites. This model focuses on the interactive process that takes place between the customer and the process quality of the website and is based on reflective indicators. Most listed e-service quality assessments are incomplete as the entire buying process is not captured, except the E-S-Qual model. As a result, the most prominent model among the listed ones is E-S-Qual, providing an essential step in conceptualizing attributes to evaluate the e-service quality.

On a different note, regarding the issue of cultural differences, most previous studies applied E-S-Qual on e-service quality evaluation were from countries such as China, India, Germany, France, and the United Kingdom. It has also been used in other parts of the world, including South America, Africa, and Asia. Previous research recommended using the constructs of e-service quality in a different culture to figure out if it worked similarly (Blut, 2016; Gounaris et al., 2010). (Liao & Cheung, 2001) found that culture influenced remarkably on customer's perceived quality of online service. Thus, replicating the model E-S-Qual in different cultures, especially in Vietnam, significantly contributes to the validity of the model and additionally identifies key attributes of e-service quality in the Vietnamese perception.

With key concepts, from the above literature review, the E-S-Qual is chosen to apply in this work to evaluate the e-service quality. As the literature shows, the scale consists of four dimensions - efficiency, system availability, fulfillment, and privacy/security to cover the entire buying process (Parasuraman et al., 2005). Firstly, in the study of Parasuraman et al., (2005), the efficiency dimension of e-service quality refers to the user experience such as the speed of accessing and the ease of use with which customers experience in the e-retailers' sites in the early stages of the shopping process. Besides, in the perspective of the website itself, the efficiency dimension focused towards the user interface and the functional quality such as the speed of transaction, the visual navigation, and how well the information and the site is organized. This dimension is important because it affects the customer's overall experience with the website and their satisfaction with the service. In this paper, this is considered as the first hypothesis (i.e.: H1: Efficiency positively effects the overall e-service quality).

Secondly, the system availability dimension focuses on the site's proper technical functioning (Parasuraman et al., 2005), including any issues related to the speed and availability of a site such as the loading time of the site and its pages, the non-working website, or the broken pages. This dimension is essential as customers are likely to abandon a website if it takes too long to load, meaning that they do not get to experience the full range of features and services offered by the site (Hennig-Thurau et al., 2004). As a result, it is

important to measure the system availability factor to evaluate the overall e-service quality of a site. In this study, this is considered as the second hypothesis (i.e.: H2: System availability positively effects the overall e-service quality).

Next, the third dimension is the fulfillment, which is defined as how well the website adheres to its guarantees on order fulfillment and product availability (Parasuraman et al., 2005). Quality in term of accurate fulfilled order, lead time of delivery, and package condition when received are utmost essential. Consumers expect that the product advertising information and gallery is accurately displayed on the product page, and that the actual products are delivered on time, in good condition, and at a reasonable price (Blut, 2016). Fulfillment dimension is thought to play a significant role in defining the overall quality of an e-service. Hence, the next hypothesis is H3: Fulfillment positively effects the overall e-service quality.

In addition, the website's security measures should also be evaluated to ensure that customers' data is being kept safe and secure (Parasuraman et al., 2005). This factor is important for customers to have a positive experience with the website and to ensure that the service provider is providing a reliable service. As a result, customers will also intend to return to a website or promote it to others if they feel safe and confident that their data is secure, improving the quality of the e-service. Thus, the hypothesis is constructed as H4: Privacy/Security positively effects the overall e-service quality.

Moreover, customer satisfaction is a measure of how the customer's perception of the likelihood of a service or product resulting from a satisfying experience during the buying process (Kotler & Keller, 2006), and impacting the customer's future behaviors (Pereira et al., 2016). Prior works have confirmed that e-service quality significantly has a positive association on customer satisfaction (Blut et al., 2015). Therefore, the fifth hypothesis in the study is H5: Overall e-service quality positively effects the customer satisfaction.

Last but not least, regarding repurchase intention, it refers to how willing the customer is to make repeat purchases from the same e-retailers, based on their prior purchase and previous experiences (Filiari & Lin, 2017). Customers tend to repurchase from the same e-retailer when they are happy with the good or service they received from that e-retailer (Pham & Ahammad, 2017). In other words, high customer satisfaction would lead to high possibility of re-purchase intentions. As a result, we suggest the final hypothesis as H6: Customer satisfaction positively effects the repurchase intention.

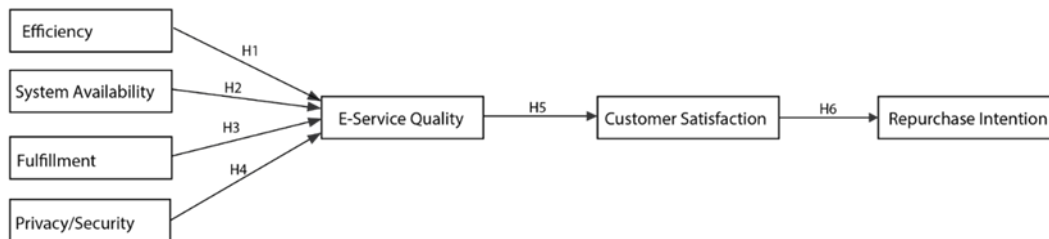


Figure 1: Conceptual framework – Adapted from (Rita et al., 2019; Phuong et al., 2018)

### III. Methodology

The measurement items are adapted from previous studies and replicated in this research within a new cultural context to reinforce the previous works and to generalize the results. The four dimensions of e-service quality, containing efficiency, system availability, fulfillment, and privacy/security, are employed from the E-S-Qual model based on the research of Parasuraman et al. (2005) to assess the e-service quality of e-retailers. The next construct overall e-service quality is measured based on the previous work of Blut (2016). Following this, three questions adapted from the research of Fornell (1992) are used to evaluate the construct customer satisfaction. Finally, the construct repurchase intention are identified by applying measurement items from the study of (Zeithaml et al., 1996).

To test the conceptual framework, quantitative research is conducted via the survey method. An online questionnaire consists of three main sections. In the first part, qualified respondents are requested to list the name of e-retailers that they experienced the entire purchasing process from e-retailers' site at least once during the previous six months. In the second section, the respondents are asked to evaluate key constructs of the research framework namely, efficiency, system availability, fulfillment, privacy/security, overall e-service quality, customer satisfaction, and repurchase intention. Each question is measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The third section of the questionnaire focuses on the demographic profile such as respondents' age, gender, and average annual spending on online shopping from their listed e-retailers.

To evaluate the efficiency and relevance of the questionnaire before sending out the official survey, a small pre-test is conducted by distributing both online and offline surveys to 30 people in advance. The test is conducted to figure out and eliminate any issues related to the unclear wording, ineffective format, ambiguous concepts, and inconsistent logic. Based on the comments, critiques, and suggestions from the respondents in the

pre-test, the questionnaire is revised to obtain the efficiency in the official survey. Later, the revised questionnaire is allocated again to collect the data for the pilot test. The results show that the Cronbach's alpha of all constructs exceeded the 0.7 (Hair Jr et al., 2021), thus all constructs are reliable for the final survey.

The target population of this study is all online consumers of e-retailers in Ho Chi Minh City. The valid respondents are the ones who experienced the entire purchasing process from online retailers at least once in the six months prior. The convenience sampling technique is chosen. Google Forms are used for collecting data, and the questionnaire link is shared to both public and private groups using social media platforms such as Facebook, Instagram, and LinkedIn, etc.

Data analysis for this study is conducted using a two-step approach (Anderson & Gerbing, 1988). The reliability and validity of the measurement model is evaluated in the first step, while the second one consists of testing the structural model. In the first step, the indicators of reliability, and validity are assessed by performing confirmatory factor analysis (CFA). Then, in the second step, the structural model is tested by performing structural equation models (SEM) method.

#### IV. Results and discussion

Firstly, regarding demographic profile, the number of respondents who fully answered the questionnaire are 334, in which the number of invalid samples consists of 10 responses. As a result, the data analysis will be conducted on the remaining valid responses, which is 324 responses, accounting for 97%.

Table 1: Demographic information of respondents

| Variable                                       |                     | N   | Percent (%) |
|--|---------------------|-----|-------------|
| Gender   | Male                | 125 | 38.6        |
|  | Female              | 199 | 61.4        |
| Age  | <18 years old       | 34  | 10.5        |
|  | 18 – 24 years old   | 151 | 46.6        |
|  | > 24 – 34 years old | 117 | 36.1        |
|  | >34 years old       | 22  | 6.8         |
| Average spending per year on e-retailers (VND) | <1 million          | 72  | 22.2        |
|  | 1 -3 million        | 113 | 34.9        |
|  | >3 – 5 million      | 99  | 30.6        |
|  | >5 million          | 40  | 12.3        |
|  |                     | 324 | 100         |

Source: Authors

Table 2: List of e-retailers

| E-retailers       | N   | Percent (%) |
|-------------------|-----|-------------|
| Shopee.vn         | 222 | 68.5        |
| Lzada.vn          | 118 | 36.4        |
| Bachhoaxanh.com   | 69  | 21.3        |
| Tiki.vn           | 86  | 26.5        |
| Thegioididong.com | 30  | 9.3         |
| Fptshop.com.vn    | 19  | 5.9         |
| Others            | 20  | 6.2         |
|                   | 564 | 174.1       |

Source: Authors

Internal Consistency Reliability: To assess the reliability of a scale created by a number of Likert items in a questionnaire, Cronbach's alpha should be 0.7 or higher, but 0.6 or higher is also (Hair Jr et al., 2021). As the Cronbach's alpha of all constructs in this study exceeded the 0.7 (ranging from 0.753 to 0.898), it is proved to be reliable.

Table 3: Internal Consistency Reliability Results

| Construct                 | Cronbach's Alpha |
|---------------------------|------------------|
| Efficiency                | 0.898            |
| System Availability       | 0.810            |
| Fulfillment               | 0.896            |
| Privacy/Security          | 0.792            |
| Overall E-service quality | 0.795            |
| Customer Satisfaction     | 0.753            |
| Repurchase Intention      | 0.821            |

Source: Authors

Next, in order to assess convergent validity, the CFA is performed. All the items' factor loadings in this research are greater than 0.5, which is acceptable (Bagozzi & Yi, 1988). For each construct, the 'CR value' is higher than 0.7 (ranging from 0.754 to 0.901) and the 'AVE value' exceed 0.5 (ranging from 0.506 to 0.610), indicating that all indicator's variance are mostly justified by its own construct (Gefen et al., 2000). Hence, convergent validity is proved. With discriminant validity, Fornell and Larcker criterion is applied for the measurement. As a result, the square roots of AVEs exceed the correlation with other constructs, hence the discrimination is acceptable.

Table 4: Results of Fornell nad Larcker Criterion

|     | EFF          | SYS          | FUL          | PRI          | ESQ          | CUS          | REP          |
|-----|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| EFF | <b>0.736</b> |              |              |              |              |              |              |
| SYS | 0.243        | <b>0.721</b> |              |              |              |              |              |
| FUL | 0.178        | 0.257        | <b>0.743</b> |              |              |              |              |
| PRI | 0.272        | 0.398        | 0.250        | <b>0.755</b> |              |              |              |
| ESQ | 0.272        | 0.473        | 0.413        | 0.424        | <b>0.758</b> |              |              |
| CUS | 0.393        | 0.474        | 0.421        | 0.424        | 0.638        | <b>0.711</b> |              |
| REP | 0.127        | 0.337        | 0.314        | 0.200        | 0.460        | 0.505        | <b>0.781</b> |

Source: Authors

Regarding the structural model, as the conceptual model in this study is applied from previous works, the CB-SEM analysis is conducted to evaluate the structural paths within the model. The results of the analysis of the structural model show the fitness index satisfied the good fit thresholds, including: Chi-square/df = 1.548 < 3, TLI = 0.945 > 0.9, CFI = 0.950 > 0.9, GFI = 0.884 > 0.8, RMSEA = 0.041 < 0.08. Hence, the model is acceptable fit for the data.



Figure 2: Result model (Source: Authors)

From the empirical result, all p-values are all below 0.05, thus six hypotheses are supported. As  $R^2=0.452$ , four independent variables explain 45.2% of the variation in the overall e-service quality. In details, among four measurements of e-service quality, system availability has the highest influence on the perceived e-service quality. This is the outcome of leading-edge technology on smart devices and development of the internet. Nowadays, consumers' expectation on the system availability is as high as its actual performance. As a result, as claimed by Srinivasan et al. (2002), any disruptions in providing service during the purchasing process has a negative impact on the repeat purchase behavior of the customer. Thus, to obtain the customers' high perception on the overall quality of e-service, e-retailers must maintain their system availability performance effectively. Interestingly, in this study, fulfillment is the second important determinant which contributed to the overall e-service quality. The possible explanation for this is that the relationship between fulfillment and e-service quality is strengthened by the characteristics of Vietnam's collectivism (Blut et al., 2015). This dimension is also supported as a key determinant of e-service quality in previous works of Kim & Kim (2010) in the Korean cultural setting. Hence, to maximize the e-service quality in the perception of customers, the fulfillment performance should be well managed continuously.

The third core factor in evaluating the e-service quality is the efficiency. This indication was supported in the research of Kim & Kim (2010) in both United States and Korean context. This dimension indicates how easily, quickly, and appropriately customers can find what they need, or complete any procedures within the site. Based on this significance, to optimize the quality of e-service, e-retailers should optimize the interface and technical functions of their sites to improve the customer experience and satisfaction. The least important construct of the e-service quality assessment in this study is privacy/security, which is similar to previous works of Wolfenbarger & Gilly (2003) and Blut et al. (2015), although Vietnam was previously viewed as a high power distance country (Hofstede, 1984) where Vietnamese online consumers should highly seek security from e-retailers.

On a different note, regarding the customer satisfaction variable, the overall e-service quality accounts for 49.5% ( $R^2=0.495$ ) of the variation in the customer satisfaction. Following this, 29.4% ( $R^2=0.294$ ) of the repurchase intention variable is explained by customer satisfaction. Also, the empirical results indicate that the repurchase intention of customers is mostly determined by the customer satisfaction ( $\beta=0.542$ ). A key mediator between overall e-service quality and repurchase intention is the customer satisfaction ( $\beta=0.704$ ). About the



dimensions of e-service quality, all have positive and substantial effects on predicting the overall e-service quality, including efficiency, system availability, fulfillment, and privacy/security with  $\beta=0.214$ ,  $\beta=0.303$ ,  $\beta=0.280$ , and  $\beta=0.200$ , respectively. Last but not least, in order to test the statistical significance of estimated path coefficients in the conceptual model, the bootstrapping technique is conducted with 324 cases, 500 subsamples. From the analysis, the value of 'CR' is all below 1.96 (95% confidence interval), and the value of bias and 'SE' is quite small, therefore the estimates in the model are reliable and the model is still appropriate for the sample size larger than 500 cases.

## V. Conclusion

To sum up, this paper analyzes the effects of e-service quality on repurchase intention (through the mediating effect of customer satisfaction) of young Vietnamese people toward online retailers in the country. In details, this study examines key determinants of e-service quality that influence the repurchase intention of consumers, especially in the typical cultural context of Vietnam. In result, regarding the similarity with previous work conducted in different cultural settings, this research reinforces the significance of four constructs in measuring e-service quality, including efficiency, system availability, fulfillment, and privacy/security. The differences compared to previous studies are the level of significance and its priority in the perception of customers depending on different cultural characteristics. In this case, system availability is the most determinant factor, whereas privacy/security is the least influencing one.

## Reference

- [1]. VietnamPlus, *E-retailing to grow 20% this year* (2022) <https://link.gov.vn/gZbLPQ6C>
- [2]. M. N. Nguyen, *E-commerce in Vietnam—Statistics & facts* (Statista, 2022) <https://www.statista.com/topics/5321/e-commerce-in-vietnam/#dossierKeyfigures>
- [3]. Market Research Vietnam, *The growth of e-commerce in Vietnam in 2022* (2022) <https://www.marketresearchvietnam.com/insight/the-growth-of-e-commerce-in-vietnam-in-2022>
- [4]. S. Gournaris, S. Dimitriadis, and V. Stathakopoulos, An examination of the effects of service quality and satisfaction on customers' behavioral intentions in e-shopping. *Journal of Services Marketing*, 24(2), 2010, 142-156
- [5]. A. Parasuraman, V. A. Zeithaml, and A. Malhotra, ES-QUAL: A multiple-item scale for assessing electronic service quality. *Journal of Service Research*, 7(3), 2005, 213-233
- [6]. A. Parasuraman, V. A. Zeithaml, and L. L. Berry, A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49(4), 1985, 41-50
- [7]. A. Parasuraman, V. A. Zeithaml, and L. Berry, SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 1988, 12-40
- [8]. E. T. Loiacono, R. T. Watson, and D. L. Goodhue, WebQual: A measure of website quality. *Marketing Theory and Applications*, 13(3), 2002, 432-438
- [9]. V. A. Zeithaml, A. Parasuraman, and A. Malhotra, Service quality delivery through web sites: A critical review of extant knowledge. *Journal of the Academy of Marketing Science*, 30(4), 2002, 362-375
- [10]. S. J. Barnes, and R. T. Vidgen, An integrative approach to the assessment of e-commerce quality. *J. Electron. Commer. Res.*, 3(3), 2002, 114-127
- [11]. M. Wolfenbarger, and M. C. Gilly, ETailQ: dimensionalizing, measuring and predicting etail quality. *Journal of Retailing*, 79(3), 2003, 183-198
- [12]. A. Parasuraman, V. A. Zeithaml, and A. Malhotra, ES-QUAL: A multiple-item scale for assessing electronic service quality. *Journal of Service Research*, 7(3), 2005, 213-233
- [13]. M. Blut, E-service quality: Development of a hierarchical model. *Journal of Retailing*, 92(4), 2016, 500-517
- [14]. Z. Liao, and M. T. Cheung, Internet-based e-shopping and consumer attitudes: An empirical study. *Information & Management*, 38(5), 2001, 299-306
- [15]. T. Hennig-Thurau, K. P. Gwinner, G. Walsh, and D. D. Gremler, Electronic word-of-mouth via consumer-opinion platforms: What motivates consumers to articulate themselves on the internet? *Journal of Interactive Marketing*, 18(1), 2004, 38-52
- [16]. P. Kotler, and K. L. Keller, *Marketing Management* (Lebanon, Indiana: Prentice Hall, 2006)
- [17]. H. G. Pereira, M. de Fátima Salgueiro, and P. Rita, Online purchase determinants of loyalty: The mediating effect of satisfaction in tourism. *Journal of Retailing and Consumer Services*, 30, 2016, 279-291
- [18]. M. Blut, N. Chowdhry, V. Mittal, and C. Brock, E-service quality: A meta-analytic review. *Journal of Retailing*, 91(4), 2015, 679-700

- [19]. R. Filieri, and Z. Lin, The role of aesthetic, cultural, utilitarian and branding factors in young Chinese consumers' repurchase intention of smartphone brands. *Computers in Human Behavior*, 67, 2017, 139–150
- [20]. T. S. H. Pham, and M. F. Ahammad, Antecedents and consequences of online customer satisfaction: A holistic process perspective. *Technological Forecasting and Social Change*, 124, 2017, 332–342
- [21]. P. Rita, T. Oliveira, and A. Farisa, The impact of e-service quality and customer satisfaction on customer behavior in online shopping. *Heliyon*, 5(10), 2019, e02690
- [22]. N. N. D. Phuong, and T. T. D. Trang, Repurchase intention: The effect of service quality, system quality, information quality, and customer satisfaction as mediating role: a PLS approach of m-commerce ride hailing service in Vietnam. *Marketing and Branding Research*, 5(2), 2018, 78-91
- [23]. C. Fornell, A national customer satisfaction barometer: The Swedish experience. *Journal of Marketing*, 56(1), 1992, 6–21
- [24]. V. A. Zeithaml, L. L. Berry, and A. Parasuraman, The behavioral consequences of service quality. *Journal of Marketing*, 60(2), 1996, 31–46
- [25]. J.F. Hair Jr, G. T. M. Hult, C. M. Ringle, and M. Sarstedt, *A primer on partial least squares structural equation modeling (PLS-SEM)* (Sage publications, 2021)
- [26]. J. C. Anderson, and D. W. Gerbing, Structural equation modeling in practice: A review and recommended two-step approach. *Psychological Bulletin*, 103(3), 1988, 411-423
- [27]. R. P. Bagozzi, and Y. Yi, On the evaluation of structural equation models. *Journal of the Academy of Marketing Science*, 16(1), 1988, 74–94
- [28]. D. Gefen, D. Straub, and M.-C. Boudreau, Structural equation modeling and regression: Guidelines for research practice. *Communications of the Association for Information Systems*, 4(1), 2000, 1-78
- [29]. C. Fornell, and D. F. Larcker, Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 1981, 39–50
- [30]. S. S. Srinivasan, R. Anderson, and K. Ponnayolu, Customer loyalty in e-commerce: An exploration of its antecedents and consequences. *Journal of Retailing*, 78(1), 2002, 41–50
- [31]. J.-H. Kim, and C. Kim, E-service quality perceptions: A cross-cultural comparison of American and Korean consumers. *Journal of Research in Interactive Marketing*, 4(3), 2010, 257-275
- [32]. M. Wolfinger, and M. C. Gilly, ETailQ: dimensionalizing, measuring and predictingetail quality. *Journal of Retailing*, 79(3), 2003, 183–198
- [33]. G. Hofstede, *Culture's consequences: International differences in work-related values* (Beverly Hills, California: Sage, 1984)