# Consumers' Perceptions Trust: E-Service Quality and Its Effect

# Dr. Ravindra Kumar Kushwaha<sup>1</sup>, Dr. Jai Prakash Tripathi<sup>2</sup>, Mr. Nausherwan Raunaque<sup>3</sup>

<sup>1</sup>Assistant Professor, MBA, Sri Satya Sai University of Technology & Medical Sciences, Sehore

<sup>2</sup>Dean, MBA, Sri Satya Sai University of Technology & Medical Sciences, Sehore

<sup>3</sup>Sri Satya Sai University of Technology & Medical Sciences, Sehore

Corresponding Author: Dr. Ravindra Kumar Kushwaha

Abstract: E-service quality estimation in web based shopping has been accepting expanding consideration at present and therefore, many reviews have attempted to highlight significant measurements of e-administration quality connected with online condition. Brilliant e-service quality is an essential matter for online seller. The variable will empower them to pull in more online clients. The point of the review is to decide e-service quality and its impact on buyers' view of trust. A quantitative research configuration was embraced to gather information. Various relapse examination techniques were utilized to lead this review. The discoveries of the review will add to both hypothesis and practice. The aftereffects of this review have essential commitments and suggestions for experts and strategy producers. This review added to the field of administration quality desires association with web based shopping with regards to creating nations The discoveries likewise uncovered that administration quality was generally noteworthy in its effect on buyer confide in web based shopping, demonstrating the proposed positive direct effect of saw administration quality upon client trust.

Keywords: E-service Quality, Consumer Perception, Risk, Trust, Attitude

Date of Submission: 12-05-2017 Date of acceptance: 05-08-2017

# I. Presentation

Electronic administration quality has a vital ramifications for business endeavoring to manage clients in the electronic commercial center. In view of the review by Zeithaml et al. (2000), benefit quality conveyance online is an essential technique for achievement. It is significantly more critical than low costs and web nearness as online clients are given more item or administration decisions with diminished expenses. The apparent administration quality incorporates ensures altered administrations and execution of conveyance (Doney and Gun, 1997), guarantees (Grazioli and Jarvenpaa, 2000) given by the organization (Kim et al., 2004). Keeping in mind the end goal to convey quality administration on the web, organizations need to comprehend the view of clients with respect to the nature of their administrations and the way the client assess them. Electronic administration quality is comprehensively characterized as the whole phases of a client's communications with Web site. At the end of the day, it is the level to which Web site empowers compelling and productive acquiring, shopping and conveyance (Zeithaml et al., 2000). Santos (2003) considered e-benefit quality and found that e-benefit quality is an estimation of the broad client judgment and appraisal of the conveyance of online administration in the virtual commercial center. The hugeness of e-administration conveyance is recognized in the business world and among the explanations behind the expansion of these administrations over the Web is the way that it is substantially less demanding for clients to make a correlation between changing administration offerings rather than customary ways (Santos, 2003).

Incredible e-benefit quality is a vital matter for online merchant. The variable will empower them to draw in more online clients. Lee and Lin (2005) noticed that online clients expect larger amounts of electronic administration quality than clients in the conventional condition do. Cai and Jun (2003) uncovered a positive and solid relationship between's online merchants' administration quality and their consumer loyalty.

Analysts have required a top to bottom examination of the connections between administration quality and its results (Rust and Oliver, 1994), in light of the fact that these connections are not straightforward and coordinate (Brady et al., 2005). A broad examination of the confused interrelationships will be helpful for an entire comprehension of the procedure that will bring about positive social results in view of electronic administration quality. Moreover concentrates that have approved by experimentation the connection between customary administration quality and a few results, for example, consumer loyalty (Cronin et al., 2000), confide in (Sharma and Patterson, 1999) were basically led with regards to disconnected administrations.

In any case, even with the expanded affirmation of online administrations, issues, for example, how online administrations quality is characterized, its estimation and its determinants are as yet uncertain (Kenova

DOI: 10.9790/487X-1908012431 www.iosrjournals.org 24 | Page

and Jonasson, 2006). The improvement of web based business in both worldwide and territorial markets has prompted the making of exceptional enthusiasm for the estimation of e-administration quality and the examination of the e-benefit measurements (Mekovec et al., 2007). Extensive reviews have been led concentrating on the estimation and assessment of online administration quality. Creators have created diverse scales to assess online administration quality.

Benefit quality might be characterized as the distinction between clients' view of the administration got and their assumptions about administration execution preceding the administration offering (Asubonteng et al., 1996). On the off chance that administration execution does not meet desires, individuals will feel that the administration quality low. In any case, when execution goes over desires, the impression of the administration quality is higher (Connolly, 2007). In this way, clients' desires are critical in assessing administration quality. What's more, Asubonteng et al. (1996) found that when benefit quality expands, goals to utilize the administration or item and fulfillment increment.

E-benefit quality estimation in web based shopping has been accepting expanding consideration as of now and thus, many reviews have attempted to highlight significant measurements of e-administration quality connected with online condition. These exploration works were led in various settings, for example, e-benefit, online travel office, web based saving money, internet retailing, web-based interface, online open library and web based shopping.

E-S-QUAL is usually utilized as a part of online administration quality review. Kim et al. (2006) made utilization of it to gauge online e-benefit quality measure to decide the principle elements adding agreeable to customers. The E-S-QUAL might be used alongside E-RecS-QUAL scale, which measures the nature of recuperation administration offered by the site. The E-RecS-QUAL scale has the measurements of responsiveness, remuneration and contact to manage client issues or request (Mekovec et al., 2007).

# II. Materials And Strategies

An overview approach has been generally utilized as a part of promoting examination to acquire crude information from substantial gatherings of individuals (Cooper and Schindler, 2013). Babbie (2004) found that an overview is the device regularly utilized as a methodology in business and social examines. The significant favorable circumstances of utilizing a study include: the capacity to gather information from extensive specimen sizes at moderately low costs; the ability to distinguish variables identified with the setting of issue; and to quantify discernment and conduct by utilizing pertinent instruments (e.g., Likert scale) (Hair et al., 2000). An overview likewise permits accumulation of institutionalized basic information as respondents offer responses to the same settled reaction addresses that permit coordinate correlations between reactions. This settled example of reactions can encourage the utilization of measurable investigations. Along these lines, a review is viewed as the most suitable information gathering technique for this review.

Hair et al. (2000) proposed that the decision of review strategies has a tendency to differ as indicated by a few variables, which are normally in view of the sort of information required (e.g., quantitative, subjective), the financial plan of accessible assets, the consummation time period and the necessity of value information (e.g., speculation). As this review plans to make forecasts about buyers' state of mind and given the setting of this review, quantitative information gathered by means of study appeared to be the most ideal and reasonable technique to utilize.

# 2.1. E-SQ Estimation Instrument

The ruling and most broadly used scale for the appraisal of administration quality is SERVQUAL, created by Parasuraman et al. (1985). It has 97 things in an aggregate of 10 measurements of administration quality (Parasuraman et al., 1985). In 1988, the creators cut down the measurements from 10 to 5 and the things from 97 to 22. The measurements involve effects that incorporate physical offices, practical interest and worker appearance; dependability that incorporates the capacity to direct guaranteed benefit in an exact way and reliably; confirmation including faculty acknowledgment that supports client certainty and trust; and, ultimately, compassion that incorporates mind arrangement and giving careful consideration to clients. From that time, the five administration quality measurements have turned into the reason for general administration quality estimation (Yang and Jun, 2002).

**Table 1.** E-service quality measurements

Construct	Authors	Dimensions	Coefficient alpha	No. of items
E-service quality	Parasuraman et al. (2005)	Efficiency	0.94	8
(E-S-QUAL scale)		System availability	0.83	4
		Fulfillment	0.89	7
		Privacy	0.83	3
E-service quality		Responsiveness	0.88	5
(E-RecS-QUAL scale)		Compensation	0.77	3
		Contact	0.81	3

Table 2. E-service quality items

1	The e-retailer website makes it easy to find what I need.
2	It makes it easy to get anywhere on the e-retailer website.
3	It enables me to complete a transaction quickly on the e-retailer website.
4	Information at the e-retailer website is well organized.
5	It loads its pages fast.
5	The e-retailer website is simple to use
7	The e-retailer website enables me to get on to it quickly.
8	This site is well organized.
System availabili	ty
9	The e-retailer website is always available for business.
10	The e-retailer website launches and runs right away.
11	The e-retailer website does not crash.
12	Pages at this site do not freeze after I enter my order information.
Fulfillment	•
13	E-retailer website delivers orders when promised.
14	E-retailer website makes items available for delivery within a suitable time frame.
15	E-retailer website quickly delivers what I order.
16	E-retailer website sends out the items ordered.
17	E-retailer website has in stock the items the company claims to have.
18	E-retailer website is truthful about its offerings.
19	E-retailer website makes accurate promises about delivery of products.
Privacy	
20	E-retailer website protects information about my Web-shopping behaviour.
21	E-retailer website does not share my personal information with other websites.
22	E-retailer website protects information about my credit card.
Responsiveness	·
23	E-retailer website provides me with convenient options for returning items.
24	E-retailer website handles product returns well.
25	E-retailer website offers a meaningful guarantee.
26	E-retailer website tells me what to do if my transaction is not processed.
27	E-retailer website takes care of problems promptly.
Compensation	
28	E-retailer website compensates me for problems it creates.
29	E-retailer website compensates me when what I ordered doesn't arrive on time.
30	E-retailer website picks up items I want to return from my home or business.
Contact	· 1 · · · · 1 · · · · · · · · · · · · ·
31	E-retailer website provides a telephone number to reach the company.
32	E-retailer website has customer service representatives available online.
33	E-retailer website offers the ability to speak to a live person if there is a problem.

Boshoff (2007) led an evaluation of the psychometric way of E-S-QUAL and revealed it to be an instrument that is substantial and solid. It seems, by all accounts, to be the best scale made to gage e-benefit quality in the present circumstances. On the premise of the above talk, the specialist embraced Parasuraman et al. (2005) E-S-QUAL four measurements and E-RecS-QUAL three measurements. **Table 1** demonstrates the

26 | Page

measurements and unwavering quality of each measurement as expressed by Parasuraman et al. (2005) Additionally, **Table 2** indicates e-benefit quality measurements and things utilized. The general E-S-QUAL scale comprises of 22 things with four measurements, which are proficiency, satisfaction, framework accessibility and security. The second scale is proper for clients who don't as often as possible benefit of the destinations' administrations and it comprises of 11 times with three measurements, which are responsiveness, remuneration and contact.

E-benefit quality is measured in this review by a Likert-scaled instrument. A seven-point Likert scale is regularly used to look at e-benefit quality which is chosen in view of its administration of empowering intercultural addressing while at the same time keeping away from methodical blunders (Lee and Turban, 2001).

# III. Results

# 3.1. Normality

Typicality is the most crucial suspicion in multivariate examination (Hair et al., 2010). It gauges whether contrasts uncovered between the got and anticipated scores of ward factors (Stewart, 1981). The review test was taken from the populace, it is vital to contrast the example typical conveyance with one of the fundamental sociology estimations, specifically, the ordinary appropriation of the populace.

In the present review, the whole factors were tried for ordinariness where the estimations of skewness and kurtosis were analyzed to test the scores of typicality. Table 3 demonstrated that the general the estimations of skewness and kurtosis were inside the basic esteem. Subsequently, the likelihood of issues encompassing non-ordinary conveyance had all the earmarks of being inconsequential.

# 3.2. E-Service Quality

As indicated by Asubonteng et al. (1996), e-benefit quality is, the contrast between clients' desires for administration execution before the administration experience and their impression of the administration got. Then again, Bitner et al. (1990) characterized it as "the shoppers' general impression of the relative inadequacy/predominance of the association and its administrations. These definitions fluctuate from individual to individual however their quintessence is comparative (Khalil, 2011). Ojo (2010) expressed that the meaning of administration quality varies just in their wording however they for the most part identify with the assurance of whether saw benefit conveyance prompts the meeting, surpassing, or inability to fulfill client desires.

Parasuraman et al. (2005) characterized e-benefit quality and proposed another technique for its estimation, which is E-S-QUAL. The estimation comprises of four measurements with 22 things. These measurements are satisfaction, effectiveness, protection and framework accessibility. Going with this fundamental scale is a subscale alluded to as E-RecS-Qual, defined for clients confronting issues while utilizing on the web administrations. This subscale contains three measurements of responsiveness, remuneration and contract and has 11 things. Two scales have experienced unwavering quality and legitimacy tests and demonstrated great psychometric attributes. Afterward, Parasuraman et al. (2005) tried it in internet shopping settings. The effectiveness measurement is worried without hardly lifting a finger of speed and get to and use of the site. It is alluded to as the capacity of the clients to utilize the site, discover their results of decision and all the related data with insignificant exertion. Then the framework accessibility measurement identifies with the specialized capacity of the site and is identified with the specialized working and the level to which the site is accessible and working legitimately.

E-S-QUAL is usually utilized as a part of online administration quality reviews. Kim et al. (2006) made utilization of it to quantify online e-benefit quality measure to decide the principle elements adding agreeable to customers. The E-S-QUAL might be used alongside E-RecS-QUAL scale, which measures the nature of recuperation administration offered by the site. The E-RecS-QUAL scale has the measurements of responsiveness, remuneration and contact to manage client issues or request (Mekovec et al., 2007). This strategy is the premise of the e-administrations quality assessment approaches.

# 3.3. Reliability of Measures

Dependability alludes to regardless of whether the estimation scale is described by consistency and security. An examination instrument's dependability is characterized as the worries to how much the instrument delivers similar outcomes in rehashed cases (Carmines and Zeller, 1979). It shows the level to which the respondent answers the same or comparable inquiries reliably every time (Cronbach, 1951). The capacity an analyst ought to consider as a principal necessity preceding continuing with the information investigation and elucidation. Unwavering quality is affirmed as an essential focus on that is considered as a legitimacy basis (Crocker and Algina, 1986).

	Table 3. Normality test				
	N	MeanStd. Deviation	Skewness	Kurtosis	
Attitude	414	4.781.35	-0.500	-0.70	
Risk	414	4.721.54	-0.500	-0.75	
Trust	414	3.501.36	0.270	-0.66	
E-sq	414	3.521.43	0.500	-0.60	
Culture	414	3.471.09	0.005	-0.24	

<b>Table 4.</b> Reliability	for st	tudy's	variables
-----------------------------	--------	--------	-----------

Construct	Instrument	Dimensions	Original alpha	Alpha (pilot test)	Alpha (main sample)	No. of items
E-service quality	Parasuraman et al. (2005)	Efficiency	0.94	0.852	0.972	8
(E-S-QUAL Scale)		System availability	0.83	0.608	0.886	4
E-service quality		Fulfillment	0.89	0.713	0.941	7
(E-RecS-QUAL Scale)		Privacy	0.83	0.874	0.941	3
		Responsiveness	0.88	0.890	0.904	5
		Compensation	0.77	0.796	0.796	3
		Contact	0.81	0.903	0.897	3

 Table 5. Factor analysis of e-service quality

Factor	Factor	Eigen	Variance explained	Alpha
Dimension ONE	loading	21.74	65.9	0.984
It makes it easy to get anywhere on the e-retailer website	0.908			
The e-retailer website makes it easy to find what I need.	0.906			
The e-retailer website is simple to use.	0.895			
E-retailer website sends out the items ordered.	0.885			
The e-retailer website is always available for business.	0.883			
It enables me to complete a transaction quickly on the e-retailer website.	0.881			
The e-retailer website enables me to get on to it quickly.	0.880			
The e-retailer website launches and runs right away.	0.874			
Information at the e-retailer website is well organized.	0.870			
E-retailer website protects information about my Web-shopping behavior.	0.796			
E-retailer website is truthful about its offerings.	0.776			
E-retailer website makes items available for delivery within a suitable time frame.	0.768			
This site is well organized.	0.766			
E-retailer website does not share my personal information with other web sites.	0.746			
It loads its pages fast	0.744			
E-retailer website makes accurate promises about delivery of products.	0.737			
E-retailer website has in stock the items the company claims to have.	0.732			
E-retailer website delivers orders when promised.	0.729			
E-retailer website quickly delivers what I order	0.721			
E-retailer website protects information about my credit card.	0.713			
E-retailer website provides a telephone number to reach the company.	0.691			
The e-retailer website does not crash.	0.689			
E-retailer website tells me what to do if my transaction is not processed.	0.684			
Pages at this site do not freeze after I enter my order information.	0.626			
Dimension TWO	loading	2.582	73.7	0.941
E-retailer website picks up items I want to return from my home or business.	0.821			
E-retailer website compensates me when what I ordered doesn't arrive on time.	0.812			
E-retailer website handles product returns well.	0.808			
E-retailer website provides me with convenient options for returning items.	0.785			
E-retailer website compensates me for problems it creates.	0.785			
E-retailer website offers a meaningful guarantee.	0.708			
E-retailer website takes care of problems promptly.	0.674			
E-retailer website offers the ability to speak to a live person if there is a problem	0.644			
E-retailer website has customer service representatives available online.	0.581			

An instrument of information accumulation is viewed as dependable when it gives steady outcomes each time it is utilized on a similar specimen or an alternate example from a similar target populace (Tull and Albaum, 1973). Likewise, in light of Fraenkel et al. (2011), an instrument is esteemed dependable on the off chance that it gives comparative outcomes; as such, it is a measure of accuracy. Sekaran and Bougie (2010)

Conton

expressed that unwavering quality coefficient is better on the off chance that it is more like 1.00. By and large, while the satisfactory alpha coefficient ought to be higher than 0.7, a coefficient of 0.6 is as yet thought to be adequate (Bagozzi and Yi, 1988). Collis and Hussey (2009) recommended the accompanying dependable guideline: a Cronbach's alpha coefficient that is 0.70 or higher indicates a decent inside unwavering quality measure, while those running in the vicinity of 0.50 and 0.69 signify a satisfactory level of dependability and those under 0.50 are considered poor. For an estimation of 0.50 or higher indicates a satisfactory level of unwavering quality.

Two measures are utilized to assess unwavering quality to be specific Cronbach's alpha ( $\alpha$ ) and thing to-aggregate connection. Cronbach's alpha, is depicted as a measure that gives a thought with regards to the inward consistency by introducing the way things are utilized to gauge a few develops of enthusiasm by inspecting the extent of times change contrasted with basic known figures. Cronbach's alpha is viewed as high if the connection between's specific things increments. Things having low connection qualities ought to be dispensed with under specific conditions as they may diminish the aggregate relationship esteem inside a solitary arrangement of things; at the end of the day, low connection esteem things are invalid to utilize. Robinson et al. (1991) battled that any relationship esteem going from 0.50 to 0.60 showcases agreeable unwavering quality, while those extending from 0.60 to 0.70 show an acknowledged dependability. At long last, those more than 0.70 show great dependability.

This purging of scales included figuring the alpha scores of each scale and erasing markers having low unwavering quality when they were considered as not speaking to a particular and critical hypothetical measurement (Moorman et al., 1992; Pritchard et al., 1999). In the present review, the unwavering quality of the instruments utilized was inspected utilizing Cronbach's alpha. For the most part, the estimation scales demonstrated great execution with Cronbach's alpha qualities higher than 0.7 for all estimation builds, Nonetheless; the vast majority of the estimation scales in this review indicated superb execution with Cronbach's alpha values more than 0.9. Allude to Table 4 for the outcome.

# 3.4. Factor Investigation of E-administration Quality on Web based Shopping

The e-benefit quality things were presented to a logical component examination. The investigation of the things was done on the informational collection from the reactions demonstrated a two-consider arrangement. The two-figure arrangement clarified 73% of the fluctuation. Methods of central segment and varimax were used to decide the measurements of orthogonal component. The dormant model of 1.0 was utilized for variable extraction while figure loadings of 0.40 were utilized for thing incorporation (Hair et al., 1995).

The element's composite unwavering quality for each build was examined to test the markers inward consistency measuring the fundamental elements (Fornell and Larcker, 1981). Netemeyer et al. (2003) recommended that a variable is dependable when its composite unwavering quality is higher than 0.60. The Cronbach's alpha for the four measurements extended from satisfactory to great. In particular, the Cronbach's alpha coefficients for the primary measurement and second measurement were 0.984 and 0.941, individually, supposedly had a decent unwavering quality. The unwavering quality of these announcements was viewed as being great and can accordingly create predictable outcomes in dull tests. The Cronbach's alpha coefficients for each measurement of e-administration quality are portrayed Table 5.

#### IV. Discussion

# 4.1. E-Benefit Quality and Purchaser Trust

The present review uncovered that the proposed connection between e-benefit quality and buyer trust was factually critical. The connection coefficient of the impact of saw administration quality and shopper trust was high, recommending that e-benefit quality firmly and decidedly influenced purchaser confide in Web shopping. Individuals who are probably going to connect extraordinary significance to administration quality tend to show confide in web based shopping. Such finding is reliable with earlier discoveries concerning the positive connection between e-benefit quality and shopper confide in (Chen, 2006; Zhou, 2011). Be that as it may, the finding is conflicting with past reviews that demonstrated no connection between e-benefit quality and purchaser trust (Shu-Chiung et al., 2011).

As indicated by Zeithaml et al. (2000), benefit quality in web based shopping is a noteworthy system to make progress, significantly more than low costs and web nearness. Alsajjan et al. (2006) found that e-benefit quality is an unmistakable variable in writing devoted to trust. Harris and Goode (2004) uncovered a connection between's e-benefit quality and determinants of trust. Benefit quality mirrors the possibility of clients contrasting their desires concerning the execution of administration (Gronroos, 1984).

The hypothetical connection between administration quality and trust has been pushed by a few research considers in various ways. For instance, Chuang and Fan (2011) found that administration quality decided trust and that administration quality conveyed by e-retailer that fulfilled client's desires empowered trust

conviction. Zhou et al. (2010) likewise uncovered that administration quality essentially influenced trust. For Wakefield et al. (2004), nature of administration can build up the underlying trust of shoppers, yet the nonattendance of administration quality may keep them from being fulfilled and from confiding in the specialist organization. In another review directed by Martin and Camarero (2008), they found that administration quality additionally impacted trust; however it just did as such in a roundabout way through fulfillment.

Phung et al. (2009) uncovered that electronic administration quality had a positive and critical effect on customer's trust on an online organization. Alsajjan and Dinnes (2010) inspected trust develop by utilizing an updated model to analyze client's acknowledgment of e - saving money. Information was accumulated from the U.K. what's more, Saudi Arabia. Comes about uncovered that e-benefit quality did not impact state of mind straightforwardly for both gatherings. Likewise, trust was a full go between of the impact of administration quality on behavioral goal.

Shu-Chiung et al. (2011) examined e-benefit quality in Malaysia and Taiwan. They found that with regards to Taiwan, e-benefit quality had critical effect on fulfillment and trust however the e-benefit nature of Malaysia model effectsly affected fulfillment yet not on trust. Chen (2006) uncovered that administration quality and general fulfillment fundamentally impacted a shopper's general trust in a site. Moreover, in light of study, nature of administration was relied upon to influence client confide in situations where the specialist co-op has been related with the client for a huge time. In any case, they uncovered that not all administration quality measurements mirrored a similar commitment to trust.

Fassnacht and Kose (2006) in their review to connection Electronic administration quality to consumer loyalty, trust and unwaveringness discovered differentiating comes about because of past reviews when they uncovered no huge direct impact of e-administration on trust. They watched critical roundabout impacts, which demonstrate that an impressive level of effect was intervened by factors.

#### V. Conclusion

This review examined the writing audit concerning customer demeanor toward web based shopping upon the Web, alongside purchaser e-benefit quality, trust and hazard. Social issues of administration quality discernments were likewise talked about. The state of mind toward internet shopping model that underscores the connections between e-benefit quality, culture, trust and hazard was exhibited in this review.

The discoveries uncovered that administration quality was generally critical in its effect on buyer confide in internet shopping, demonstrating the proposed positive direct effect of saw administration quality upon client trust. Be that as it may, saw hazard was uncovered to be connected with purchaser trust towards internet shopping, in spite of the proposed speculation. As per the outcomes, confide in online retailer was emphatically connected with the mentality of buyers to internet shopping. Along these lines, advertisers and chiefs ought to take into close thought the prerequisites of trust improvement in web based retailing. At last, trust in light of e-administration quality is considered as the most appropriate condition for creating positive purchaser state of mind towards internet shopping. The discoveries demonstrated that so as to outline techniques for compelling administration conveyance and client benefit desire, the social foundation of customers ought to be caught on.

# References

- [1]. Alsajjan, A., B. Bander and C. Dennis, 2006. The impact of trust on acceptance of online banking. Proceedings of the European Association of Education and Research in Commercial Distribution, Jun. 27-30, Brunel University, West London.
- [2]. Alsajjan, B. and C. Dennis, 2010. Internet banking acceptance model: Cross-market examination. J. Bus. Res., 63: 957-963. DOI: 10.1016/j.jbusres.2008.12.014
- [3]. Asubonteng, P., K.J. McCleary and J.E. Swan, 1996. SERVQUAL revisited a critical review of service quality. J. Services Market., 10: 62-81. DOI: 10.1108/08876049610148602
- [4]. Babbie, E.R., 2004. The practice of Social Research. 10th Edn., Wadsworth Thomson Learning, Belmont, CA.
- [5]. Bagozzi, R.P. and Y. Yi, 1988. On the evaluation of structural equation models. J. Acad. Market. Sci., 16: 74-94. DOI: 10.1007/BF02723327
- [6]. Bitner, M.J., B.H. Booms and M.S. Tetreault, 1990. The service encounter: Diagnosing favorable and unfavorable incidents. J. Market., 54: 71-84. DOI: 10.2307/1252174
- [7]. Boshoff, C., 2007. A psychometric assessment of E-S-QUAL: A scale to measure electronic service quality. J. Electr. Commerce Res., 8: 101-114.
- [8]. Brady, M.K., G.A. Knight, J.J. Cronin, G.T.M. Hult and B.D. Keillor, 2005. Removing the contextual lens: A multinational, multi-setting comparison of service evaluation models. J. Retail., 81: 215-230. DOI: 10.1016/j.jretai.2005.07.005
- [9]. Cai, S. and M. Jun, 2003. Internet users' perceptions of online service quality: A comparison of online buyers and information searchers. Manag. Service O., 13: 504-519. DOI: 10.1108/09604520310506568
- [10]. Carmines, E.G. and R.A. Zeller, 1979. Reliability and Validity Assessment. 1st Edn., Sage Publications, Beverly Hills, CA., ISBN-10: 0803913710, pp: 70.
- [11]. Chen, C., 2006. Identifying significant factors influencing consumer trust in an online travel site. Inform. Technol. Tourism, 8: 197-214. DOI: 10.3727/109830506778690849
- [12]. Chuang, H.M. and C.J. Fan, 2011. The mediating role of trust in the relationship between e-retailer quality and customer intention of online shopping. Afr. J. Bus. Manage., 5: 9522-9529.
- [13]. Collis, J. and R. Hussey, 2009. Business Research: A Practical Guide for Undergraduate and Postgraduate Students. 3rd Edn.,

- Palgrave Macmillan, New York, ISBN-10: 1403992479, pp: 420.
- [14]. Connolly, R., 2007. Factors influencing Irish consumers' trust in internet shopping: management research news: Communication of emergent international managementresearch, 31, 5 consumer perceptions. Electr. Commerce Res. Applic., 2: 203-215.
- [15]. Cooper, D. and P. Schindler, 2013. Business Research Methods. 1st Edn., McGraw-Hill Higher Education, New York, ISBN-10: 0077774434.
- [16]. Crocker, L.M. and J. Algina, 1986. Introduction to Classical and Modern Test Theory. 1st Edn., Holt, Rinehart and Winston, New York, pp: 527.
- [17]. Cronbach, L.J., 1951. Coefficient alpha and the internal structure of tests. Psychometrika, 16: 297-334. DOI: 10.1007/BF02310555
- [18]. Cronin, J.J., M. Brady and G.T.M. Hult, 2000. Assessing the effects of quality, value and customer satisfaction on consumer behavioral intentions in service environments. J. Retail., 76: 193-218. DOI: 10.1016/S0022-4359(00)00028-2
- [19]. Doney, P. and J. Cannon, 1997. An examination of the nature of trust in buyer-seller relationships. J. Market., 61: 35-51. DOI: 10.2307/1251829
- [20]. Fassnacht, M. and I. Kose, 2006. Quality of electronic services: Conceptualizing and testing a hierarchical model. J. Service Res., 9: 19-37. DOI: 10.1177/1094670506289531
- [21]. Fornell, C. and D. Larcker, 1981. Evaluating structural equations models with unobservable variables and measurement error. J. Market. Res., 18: 39-50. DOI: 10.2307/3151312
- [22]. Fraenkel, J.R., N. Wallen and H. Hyun, 2011. How to Design and Evaluate Research in Education. 8th Edn., McGraw-Hill Education, Boston, ISBN-10: 0078097851, pp: 704.
- [23]. Grazioli, S. and S. Jarvenpaa, 2000. Perils of internet fraud: An empirical investigation of deception and trust with experienced internet consumers. IEEE Trans. Syst. Man Cybernetics, 30: 395-410. DOI: 10.1109/3468.852434
- [24]. Gronroos, C., 1984. A service quality model and it is marketing implications. Eur. J. Market., 18: 36-44. DOI: 10.1108/EUM0000000004784
- [25]. Hair, J.F., C.W. Lamb and C.D. McDaniel, 2000. Marketing. 1st Edn., South-Western Publishing, Cincinnati, Ohio.
- [26]. Hair, J.F., R.E. Anderson, W.C. Black and R.L. Tatham, 1995. Multivariate Data Analysis: With Readings. 4th Edn., Macmillian Publishing Company, New Jersey, ISBN-10: 0023490209, pp: 500.
- [27]. Hair, J.F., W.C. Black, B.J. Babin and R.E. Anderson, 2010. Multivariate Data Analysis: A Global Perspective. 7th Edn., Pearson Education, New Jersey, ISBN-10: 0135153093, pp: 800.
- [28]. Harris, L.C. and M.M. Goode, 2004. The four levels of loyalty and the pivotal role of trust: A study of online service dynamics. J. Retail., 80: 139-158. DOI: 10.1016/j.jretai.2004.04.002
- [29]. Kenova, V. and P. Jonasson, 2006. Quality Online Banking Services. Doctoral Dissertation, Jönköping University.
- [30]. Khalil, K.M., 2011. Online service quality and customer satisfaction: A case study of Bank Islam Malaysia Berhad.
- [31]. Kim, J.W., J. Choi, W. Qualls and J. Park, 2004. The Impact of CRM on firm-and relationship-level performance in distribution networks. Commun. Assoc. Inform. Syst., 14: 632-652.
- [32]. Kim, M., J.H. Kim and S. Lennon, 2006. Online service attributes available on apparel retail web sites: An E-S-QUAL approach. Manag. Service Q., 16: 51-77. DOI: 10.1108/09604520610639964
- [33]. Lee, G.G. and H.F. Lin, 2005. Customer perceptions of e-service quality in online shopping. Int. J. Retail Distribution Manag., 33: 161-176. DOI: 10.1108/09590550510581485
- [34]. Sharma, N. and P.G. Patterson, 1999. The impact of communication effectiveness and service quality on relationship commitment in consumer, professional services. J. Services Market., 13: 151-170. DOI: 10.1108/08876049910266059
- [35]. Shu-Chiung, L., L. Sheng-Wei, T. Chin-Yen, Y. Ying-Ping and Y. Pei-Hwa, 2011. How E-servqual affects customer's online purchase intention through cross-culture comparison? Proceedings of the Technology Innovation and Industrial Management, Sept. 14-14, Oulu, Finland.
- [36]. Stewart, D.W., 1981. The application and misapplication of factor analysis in marketing research. J. Market. Res., 18: 51-62.
- [37]. Tull, D.S. and G.S. Albaum, 1973. Survey Research: A Decisional Approach. 1st Edn., Intent Educational Publishers, New York, ISBN-10: 070022436X, pp. 244.
- [38]. Parasuraman, A., V.A. Zeithaml and A. Malhotra, 2005. E-S-Qual: A multiple-item scale for assessing electronic service quality. J. Service Res., 7: 213-233. DOI: 10.1177/1094670504271156
- [39]. Parasuraman, A., V.A. Zeithaml and L.L. Berry, 1985. A conceptual model of service quality and its implications for future research. J. Market. Fall, 49: 41-50. DOI: 10.2307/1251430

IOSR Journal of Business and Management (IOSR-JBM) is UGC approved Journal with Sl. No. 4481, Journal no. 46879.

Consumers' Perceptions Trust: E-Service Quality and Its Effect