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E-Service Quality, E-Satisfaction and E-Loyalty among Online Shoppers; Evidence from Iraq

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Abstract. The purpose of the current study is to investigate the impact of e-service quality (E-SQ) dimensions on E-satisfaction (ESAT) and e-loyalty (E-LOY) using the eTailQ scale. The study used the quantitative method, collecting data from 292 respondents based on convenience sampling. The proposed five hypotheses were examined by structural equation modeling (SEM). The results indicated that three dimensions of ESQ, namely (fulfilment, Web design and customer service), had a significant impact on E-satisfaction. On the other hand, security and privacy had an insignificant impact on E-satisfaction among customers. However, e-satisfaction had a significant impact on e-loyalty. The retail industry in Iraq is expanding, and the number of internet users and online purchases has increased remarkably during the COVID-19 Pandemic. Therefore, Iraqi retailers must expand their operations by exploring new frontiers and entering the age of e-commerce. As long as in the current period Asian markets are regarded as the fastest expanding e-commerce markets.

INTRODUCTION

Nowadays, in a highly competitive environment, the importance of customer satisfaction (CS) has increased, while during the pandemic of COVID-19, the importance of e-satisfaction has become more critical. recently and during the COVID-19 pandemic one of the most crucial strategic challenges that all companies confront when starting an e-commerce operation is how to offer reliable SQ online in the absence of face-to-face human interactions [1]. E-loyalty refers to a customer's propensity to buy items or services from a single website, with little likelihood of switching to another [2]. Online loyalty relates to comfort, pricing, data protection, product display, customer support quality and competence[3]. High levels of financial income will remain unattainable without long-term client retention and frequent purchases [4]. Online retailers benefit from e-loyalty since it increases income.

According to [5] the online shoppers regularly buy on websites with whom they have a good relationship. Still, they also tend to mix their purchases with major online retailers, indicating a strong loyalty tendency.

In the context of CS, it is defined as the result of a comparison between expectations and experience; satisfaction is achieved when the final delivery (or set of deliverables) matches or surpasses the consumers' expectations [4]. Customer satisfaction is achieved when reducing expectations and actual performance. Customer loyalty is directly affected by ESAT, which is a critical factor in customer retention [6],[7]. For online shops, website design quality is critical [8], and it is an accurate indicator of customer quality assessments, satisfaction, and loyalty [9]–[14]. The entire customer evaluation of e-service delivery in the retail business is referred to as e-service quality [15],[16] and

the high level of E-SQ lead to enhance the customer's satisfaction thus, motivate the customer to repurchases[17], [18]. E-service has gotten a lot of press in the e-commerce world, but it's less well-known when it comes to delivering e-services in Iraq.

According to [17], the E-SQ can enhance and increase ESAT and E-LOY among customers. The current study has chosen the model of eTailQ, which is proposed by [9] to measure SQ in the context of Iraq due to this model being able to measure the website interface and e-service quality dimensions. However, the term "eTail quality" refers to aspects of online transactions and offline fulfilment that have received little attention in the prior studies. The repurchase choice of an online consumer is complicated and is based on an evaluation of the entire service offering. Limited studies have been conducted in Iraq setting to measure the E-SQ, E-SAT and e-loyalty among the customers. The purpose of the current study is to investigate the impact of E-SQ dimensions on E-SAT and E-LOY using the eTailQ scale in Iraqi context.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

E-Service Quality and E-Satisfaction

ESQ refers to the level at which a website allows effective and successful shopping, buying, and delivery [19]. E-service quality such a contact between humans and technology and comprises aspects of pre and post-service assessment experience in retailing [20].

The quality of e-services is becoming crucial, not just for e-commerce success or failure, but also for providing customers with an online experience that is more than just an interaction sharing of information but enhance the value of the internet's information exchange [21], [22].

Several elements encourage the customers to interact and engage with online or electronic activate if was exist, such as trust, privacy, design of the website, ease of use, content, flexibility, etc. [23]. The dimensions of ESQ such as, ease of use, website and Privacy could be more essential to enhance the e-satisfaction among customers [20]. several scholars offered several models to measure the e-service quality; In 2005, [24], based on [25] model, proposed a model to measure the quality of service called E-S-QUAL. This model consists of five factors (efficiency, compliance, system availability, and privacy), and this model is considered one of the models to measure ESQ.

Loiacono, Watson, and Goodhue [26] proposed a model to measure the e-service called WebQual This model is proposed to measure the quality of e-marketing through websites.

Another model proposed by Bauer, Falk, and Hammerschmidt [27] to measure the e-service called eTransQual consisted of five dimensions: responsiveness, reliability, process, functionality/design, and enjoyment. .

Wolfenbarger and Gilly [9] proposed a model to measure the service quality for internet retailing based on several prior services quality models, such as SERVQUAL and e- SERVQUAL called eTail. The model consisted of four main factors (website design, fulfilment/reliability, privacy/security, and customer service). According to Li, Aham-Anyanwu, Tevrizci, and Luo [44] these four main factors can significantly measure e-service quality.

several previous studies measured the ESQ as unidimensional which resulted in the practical implications is limited [29], [30]. Thus, by examining the critical significance of each of eTailQ's four dimensions in explaining the evolution of e-satisfaction and e-loyalty, the current study may provide a more thorough and full explanation of eTailQ in the research model.

The current study has chosen the model of eTailQ to measure SQ in the context of Iraq due to this model being able to measure the website interface and ESQ dimensions.

Fulfilment \ Reliability

fulfilment refers to the proper presentation of a product so that buyers receive precisely what they ordered and thought [9] and shipment of the correct item within the specified time limit [4],[31]. Because recurrent delivery timetable delays may lead to undependability toward an e-website retailer's in the future. signifies a company's ability to show and describe items accurately, ensuring that customers receive the things they want [1]. Several prior studies indicated Reliability/fulfilment has positive and significant impact on ESAT [32], [4],[17]. on the other hand fulfilment \ Reliability does not show a significant impact on ESAT [21],[33],[34].

H1: fulfillment has significant impact on E-satisfaction.

Web Design

Website design characteristics are connected to conversion rates, by converting website guests to customers [18]. In order to attract and maintain customers, website design is just as vital as website content [35], [36]. The design of a website reflects all facets of a customer's engagement with it. Information search, browsing, order fulfilment, and appropriate customization are all part of this [4] and Navigation, search for information, order processing, and product selection are components of the consumer's website experience [9]. [37] indicate that the most critical goal for every website is to increase CS and loyalty and the time value of a visit and future transactions.

Empirically several studies reported the web design has significant impact on ESAT and able to increase the customer ESAT [4], [17], [33],[35],[38].

H2: Web design has significant impact on E-satisfaction.

Security and Privacy

The term "security" refers to a customer protection against fraud and financial losses, and this dimension considered more essential to e-service quality [20]. Privacy refers to the preservation of personal information and an implied or explicit commitment not to sell or trade personal information acquired from customers during service interactions [13]. Trust must be built when online clients can not engage with personnel or visit a company's physical location [21]. Unfortunately, some obstacles have hampered the growth of electronic commerce, the most evident of which is the lack of confidence and security associated with making or receiving payments via the internet. As a result, websites' privacy and security have been enhanced. In addition, consumer privacy rules have been implemented to protect consumers from the threat of fraud and financial loss associated with using credit cards or other forms of financial information [21], [39].

Empirically there is not wide agreement regarding the impact of privacy and security on ESAT. However, privacy and security had a significant impact on customer ESAT and were able to enhance and increase it [19],[40],[33]. on the other hand, privacy and security has insignificant impact on ESAT [4], [21].

H3: Security and privacy has significant impact on E-satisfaction.

Customer Service

Customer service refers to fast responsiveness, friendly and eager for customer requests [9]. Customer service is defined as a friendly, attentive, and supportive service that responds quickly to customer inquiries [4]. However, Customer service refers to a set of actions aimed at improving customer satisfaction [40]. CS is divided into two categories: pre-transaction, and post-transaction [41]. Customers' perceptions of satisfaction rise when they believe that a company's employees are willing to provide quick service and assistance [42]. Customers develop a sense of gratitude for and closeness with ESQ providers when their issues and difficulties are handled effectively and promptly through the website [43].

According to [44] Customer service includes:

- Providing quick service to customers' questions.
- Communicating with customers after purchases to observe their satisfaction.
- Providing personalized care.
- Clearly explain how customers' information will be traded.

Several previous studies reported e-satisfaction among customers affected by customer services [4], [21], [32] .

H3: customer service has significant impact on E-satisfaction.

E-Loyalty

A company's ability to obtain new customers plays a role in its survival, growth, and profitability. However, it is more dependent on its ability to keep them, i.e., enhance customer loyalty [20]. E-loyalty refers to a customer's positive attitude toward an online seller, which leads to recurrent purchases [45]. Consumers intend to return to a website and make another purchase from the same e-retailer. In compared to new consumers, loyal customers have been proven to be more regular purchases. according to Li et al., [28] customer loyalty leads to attracting a new customer to a seller by positive word-of-mouth. The seller reputation leads to seller e-loyalty by increasing customer satisfaction [46].

Usually, customer loyalty consists of behavior or an attitude. Behavior Customer loyalty refers to the behavior of actual purchase and the intention to purchase. At the same time, long term customer commitment refers to attitudinal customer loyalty [48]. According to [49], to achieve e-loyalty, it is essential to achieve SQ and CS. E-loyalty parallels the notion of loyalty to the website about the purchase [50], there are several elements that could determine the e-loyalty such as e-satisfaction, purchase volume and perceived value [32]. the customer's loyalty can attract new customers when he or she recommends the product or service to his or her family or friends. Most prior studies in the electronics sector have stressed the necessity of keeping e-loyalty with online customers to establish lucrative customer relationships [33].

E-Satisfaction and E-Loyalty

Satisfaction is an emotional state that occurs due to a process of emotive and cognitive assessment of a particular transaction [51]. Satisfaction is an ex-post assessment of a customer's service experience and is expressed as a positive, neutral, or negative emotion [20]. Customer satisfaction is considered an actual result of a customer's evaluation of their overall purchase and consuming experiences with products/services.

E-satisfaction is the most significant element affecting loyalty in both online and offline contexts, and it describes the attitudinal levels of e-loyalty [16]. Recently, E-satisfaction has been widely used, and researchers have paid more attention to this term in literature [20],[32],[21],[52] due to most governments, companies, shops, and institutions shifting to electronic practice as well as customers, particularly during the COVID-19 pandemic. the pandemic of COVID-19 harms most businesses. However, the governments took action to reduce the spread of this pandemic, such as lockdown and movement control. Those actions pushed most organizations and institutions to shift to electronic activities to be in touch with their customers or citizens. In e-commerce, e-service quality leads to obtaining a competitive advantage through CS [14]. While Wolfenbarger and Gilly [9] claimed that ESAT is the most significant driver of consumer loyalty to a website, perceived quality is the second most important determinant. Most companies prioritize customer satisfaction compared to recruiting new customers because maintaining existing customers is less expensive [53]. Therefore, organizations existence and profitability depend significantly on consumer satisfaction [4].

There is a strong relationship between ESAT and ELOY. This relationship derives from the traditional view that higher CS leads to increased customer loyalty [4]. Customer satisfaction is highly influenced by the experience of customers when acquiring and using products or services. Therefore, having a pleasant and memorable experience may help customers develop a good attitude towards organizations or the sellers and, consequently, encourage them to remain loyal by purchasing from them again [4]. e-satisfaction able to enhance e and increase the e-loyalty and numerous previous studies have reported positive and significant impact of ESAT in e-loyalty [32], [33], [35],[21], [4].

H4: E-loyalty is positively influenced by e-satisfaction.

METHODOLOGY

The majority of the Iraqi population is young [54] and the young population give an excellent opportunity for growth in e-commerce. During the last few years, e-commerce in Iraq highly grew [22] particularly during the pandemic of COVID 19. However, the internet user in Iraq is 26,460,000 in June, 2021, 64.3% penetration [55], which is encouraged the Iraqi retailers to expand their operations by exploring new frontiers and entering the age of e-commerce. the study used a convenience sampling strategy due to the large sample size and perceived homogeneity and relative randomness when gathering data.

400 paper-based questionnaires were distributed among internet and broadband users (customers) and this number was enough to run by SEM [56]. Consequently, after data cleaning and checking for missing values and outliers, 292 responses were valid for analysis. The data was analyzed by two software, SPSS for data entry, missing values and outliers. At the same time, the primary analysis is run by SEM to examine the proposed hypotheses.

The questionnaires consisted of 26 items written in the English, Arabic and Kurdish languages distributed among 6 constructs and measured by five likert scale. However, all the items adopted from prior studies as following;

ESAT 5 items [20], [29], E-loyalty 5 items [20], [29], Fulfillment 3 items adopted from [9], Web design 4 items [9], Security and privacy 5 items [9], [20], Customer service 5 items [9].

RESULT

The main analyzed run by AMOS and begin with measurement model to examine the validity and reliability. First we performed confirmatory factor analysis (CFA) to measuring the Factor Loadings (FL), Composite Reliability (CR) and Average Variance Extracted (AVE). the cut-off level of FL should be > 0.6 [56], the current study loading items showed higher than 0.6 excepting some items showed lower than 0.6 and removed (WD1, SEC1, CUS1) see Table 1.

The CR was examined to assess the internal consistency of Constructs and the cut off level of CR is 0.7 [56] all the Constructs indicated higher than 0.7 between (0.794 for web design and 0.912 for customer service) see Table 1. thus, the current study Construct reliable. The AVE measured to assess the assess convergent validity, the cut off level of AVE is 0.5 [56] and all the Constructs achieved the required value between (0.546 for Security and Service and 0.781 for E-Loyalty) see Table 1. thus, convergent validity has been achieved. However, after several modifications the current model achieve the model fit indices as following;

The GFI= .913, CFI=.968, IFI=.969, NFI=.926 and TLI= .963 > 0.9 [56], [57] as well, the RMSEA=.048 less than 0.08 [56],[57]. Thus, model fit has been achieved see figure 1. After achieving the model fit we can proceed to the next step, which is to examine the structural model.

TABLE 1. validity and Reliability outcome

Constructs	Code	Factor Loading	CR	AVE
E-Satisfaction	ESAT1	.74	0.890	0.671
	ESAT2	.80		
	ESAT3	.87		
	ESAT4	.86		
	ELOY1	.89		
E-Loyalty	ELOY2	.89	0.947	0.781
	ELOY3	.90		
	ELOY4	.81		
	ELOY5	.92		
Fulfilment	FUL1	.75	0.836	0.630
	FUL2	.77		
	FUL3	.85		
Web design	WD2	.84	0.794	0.563
	WD3	.82		
	WD4	.71		
	SEC2	.76		
Security and Service	SEC3	.75	0.828	0.546
	SEC4	.71		
	SEC5	.74		
Customer service	CUS2	.86	0.912	0.721
	CUS3	.79		
	CUS4	.84		
	CUS5	.91		

Structural Model

The purpose of this step is to examine the five proposed hypotheses. R2, as depicted in figure 1 is .46 that is mean 46 % the e-satisfaction able to explain the e-loyalty (highly significant level of variance in e-loyalty). In comparison, R2 showed .60 mean the service quality dimensions able to explain e-satisfaction 60 %, for both R2 considered moderate effect based on [58] which they indicated R2 between 0.50 to .75 consider moderate. The hypotheses outcome as depicted in Table 2 and figure 1 indicated e-satisfaction significantly impacted by fulfillment, web design and customer service (p-value .002,.000 and .000 <0.05 respectively) thus, H1,H2,H4 supported. On the other hand, security and service had insignificant impact on e-satisfaction (p-value .693 > 0.05) thus, H3 non-supported. The last proposed hypothesis indicated ESAT has positive and significant impact on ELOY.

TABLE 2. Hypotheses outcome

H.	Path	Estimate	S.E.	C.R.	P-value	
H1	ESAT<---FUL	.2054	.06736	3.04993	.002	Supported
H2	ESAT<---WD	.4994	.09710	5.14306	.000	Supported
H3	ESAT<---SEC	.0403	.10214	.39539	.692	Non-Supported
H4	ESAT<---CU	.5658	.05551	10.19252	.000	Supported
H5	ELOY<---ESAT	.6679	.05600	11.92729	.000	Supported

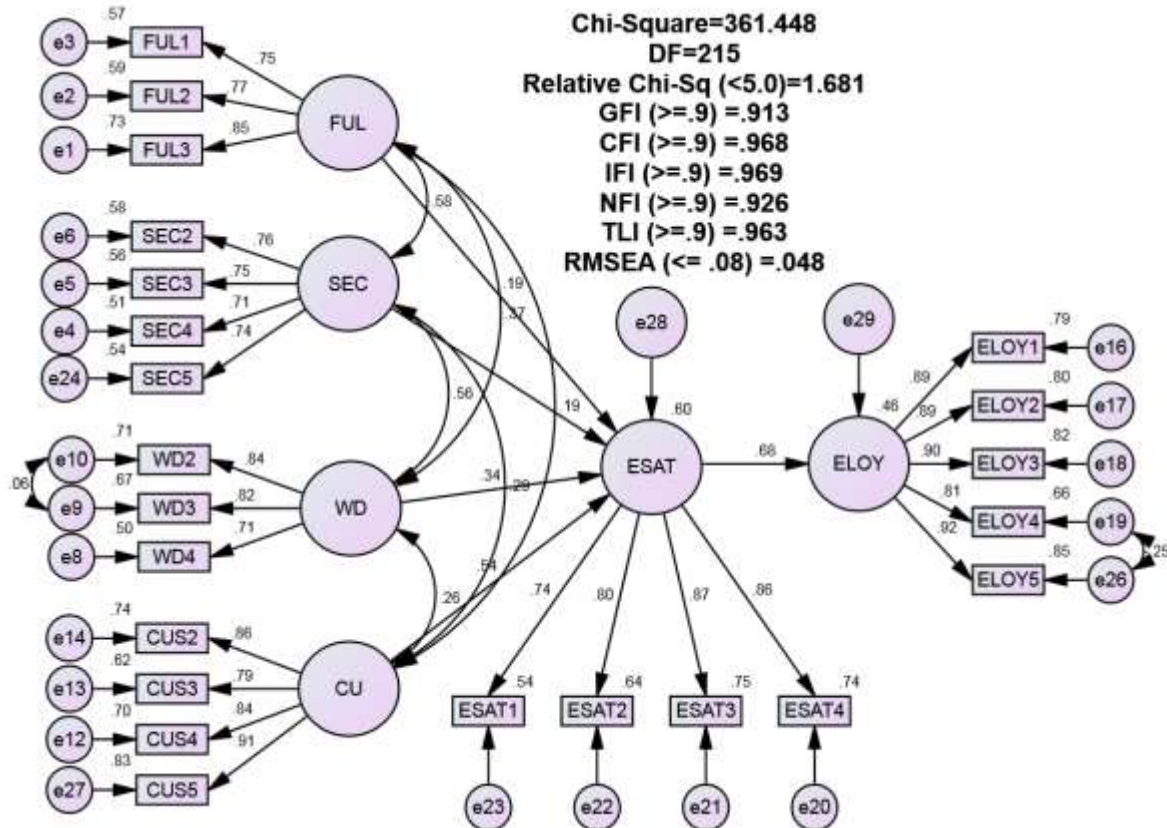


FIGURE 1. Structural Model

DISCUSSION

Consumers' decisions to embrace a new IS are largely influenced by their attitude toward the system, which is based on user satisfaction of use and utility. The results indicated the fulfillment had significant impact on ESAT this result in line with previous results [4], [17], [32]. Product/service descriptions should be accurate and reflect the actual items. E-shops must provide adequate information and data about their products or services on their websites because customers can not personally see actual items before purchasing. In addition, customer satisfaction is determined by keeping service commitments and completing orders correctly. The current study findings suggest that providing goods/services on time and keeping commitments positively impacts e-satisfaction.

e-satisfaction significantly impacted by web of design this result consistent with previous findings [33], [35]. This mean improving website design is critical since it may increase customer satisfaction and convert website visitors into customers, especially nowadays with the fast expansion of online services. The simple search for products, the search facility delivering beneficial results, enjoyment when shopping on the website, and the website's attractiveness were all considered important factors in the website's design. This means that the website should be simple to navigate and engage and appeal to visitors so that they enjoy their time there. According to numerous researchers, website design should never look complicated to online buyers.

The result indicated the security and privacy had insignificant impact on ESAT the result is consistent with previous findings [4], [21] and inconsistent with [33], [40]. As was expected, privacy and security are not crucial to Iraqi customers due to the absence of a secure electronic infrastructure and lack of customer awareness led to customers not being willing to make electronic transactions on Iraqi websites. Iraqi customers who prefer to buy online make bookings for the required items; then, they pay cash when receiving their orders for several reasons: inferior technology infrastructure in Iraq [18]. The online website does not support online payment. Most Iraqi banks do not provide online transactions and lack customer awareness and trust.

Customer service had significant impact on ESAT this result in line with previous findings [4], [21], [32].

Buyers anticipate specific services from the store where they purchase, such as simple transactions, personalized service, prompt product delivery, and rapid responses to customer questions under many levels, such as empathy, offering customized service, and responsiveness. customers who buy online anticipate quick responses to their queries, and they want e-retailers to react to their questions and inquiries immediately. As a result, e-retailers should make a greater effort to provide consumers with accurate and error-free information as well as appropriate answers in a timely way, particularly when they have queries or difficulties.

e-loyalty significantly impacted by e-satisfaction the result is consistent with [32],[35] findings. This finding is easily explained since, as numerous studies have shown, higher perceived e-service quality promotes customers to repurchase or suggest products/services to others, and customer satisfaction can inspire customer loyalty. People usually had good attitude about e-services that lead to positive outcomes successfully and efficiently.

CONCLUSIONS

With the growth of e-commerce in Iraq particularly during the COVID-19 pandemic, e-retailers should place a greater emphasis on ESQ to ensure CS and loyalty. The study reported that e-shoppers considered all E-SQ variables important except one variable, which can increase ESAT and E-loyalty, resulting in company success. Managers should emphasize e-services since switching between websites is simple in this widely available network of e-stores because it only takes one click. By bolstering the E-SQ model, e-retailers may attract new consumers rather than merely keeping existing ones. Finally, as a country like any developing country nowadays, Iraq has been moving toward digitization; thus, managers should focus on all dimensions of E-SQ to boost both ESAT and E-Loyalty.

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