

THE ROLE OF E-SERVICE QUALITY IN PROPELLING
BRAND ATTACHMENT AND WILLINGNESS TO PAY

BY

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A thesis submitted in fulfillment of the requirement for the
degree of Doctor of Philosophy in Information Technology

Kulliyyah of Information and Communication Technology
International Islamic University Malaysia

APRIL 2021

ABSTRACT

Overall e-service quality is an important factor in the e-commerce business context. Organizations are competing to meet and exceed the quality expectations of their customers. Service firms that are purely providing services like banks are trying to brand themselves to retain and enhance their customer pool. However, in literature, it is less known that what formulates overall e-service quality and what can be the favoring benefits of overall e-service quality. This study tends to answer such questions by considering the potential factors as antecedents to overall e-service quality and the potential outcomes of overall e-service quality. Hence, the aim of the study is to examine the impact of website design, fulfilment, customer e-service, and security on overall e-service quality. Thereof, the impact of overall e-service quality on e-satisfaction, brand attachment, and willingness to pay. This study also considers the mediating role of e-satisfaction between overall e-service quality, brand attachment, and willingness to pay.

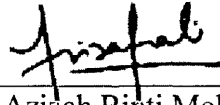
A cross-sectional survey was used to collect the data of banking industry customers who are using online banking services. Partial least structural equation modelling was used to analyze the useable data of 425 customers. Results indicate that the impact of website design on overall e-service quality was not supported, while the impact of fulfilment, customer e-service, and security on overall e-service quality was supported. In addition to this, the mediating role of e-satisfaction between overall e-service quality and willingness to pay was not supported. While the mediating role of e-satisfaction between overall e-service quality and brand attachment was supported. Further, the mediating role of brand attachment between overall e-service quality and willingness to pay was also supported. Such findings have very important implications for banking industry practitioners and researchers and research students. To enhance brand attachment, practitioners can priorities their strategies to enhance the perception of overall e-service quality by focusing on fulfilment, customer e-service, and security on overall e-service quality. While overall e-service quality also supports customers' e-satisfaction and willingness to pay in addition to the brand attachment to enhance the bank's total customer pool. For researchers, this study opens a new avenue to strengthen brand attachment in e-commerce. Such an avenue will further strengthen the research by considering brand attachment as an important construct in e-commerce. Further, for research students can benefit from the current study by considering its future research directions.

خلاصة البحث

تعد جودة الخدمة الإلكترونية بشكل عام عاملاً مهمًا في سياق أعمال التجارة الإلكترونية. تتنافس المنظمات لتلبية توقعات الجودة لعملائها وتجاوزها. تحاول شركات الخدمات التي تقدم خدمات بحتة مثل البنوك وضع علامة تجارية لنفسها للاحتفاظ بمجموعة عملائها وتعزيزها. ومع ذلك ، من غير المعروف في الدراسات السابقة ما الذي يصوغ الجودة الشاملة للخدمة الإلكترونية وما هي الفوائد المفضلة لجودة الخدمة الإلكترونية الشاملة. تميل هذه الدراسة إلى الإجابة على مثل هذه الأسئلة من خلال النظر في العوامل المحتملة باعتبارها سوابق لجودة الخدمة الإلكترونية الشاملة والنتائج المحتملة لجودة الخدمة الإلكترونية الشاملة. ومن ثم ، فإن الهدف من الدراسة هو فحص تأثير تصميم الموقع الإلكتروني ، والوفاء به ، وخدمة العملاء والأمن على جودة الخدمة الإلكترونية الشاملة. ومن ثم ، تأثير جودة الخدمة الإلكترونية الشاملة على الرضا الإلكتروني والتعلق بالعلامة التجارية والاستعداد للدفع. تتناول هذه الدراسة أيضًا الدور الوسيط للرضا الإلكتروني بين جودة الخدمة الإلكترونية الشاملة والارتباط بالعلامة التجارية والاستعداد للدفع. تم استخدام مسح مقطعي لجمع بيانات عملاء الصناعة المصرفية الذين يستخدمون الخدمات المصرفية عبر الإنترنت. تم استخدام نمذجة المعادلات الهيكلية الجزئية الصغرى لتحليل البيانات القابلة للاستخدام لـ 425 عميلًا. تشير النتائج إلى أنه لم يتم دعم تأثير تصميم الموقع على جودة الخدمة الإلكترونية الشاملة ، بينما تم دعم تأثير الوفاء وخدمة العملاء والأمن على جودة الخدمة الإلكترونية الشاملة. بالإضافة إلى ذلك ، لم يتم دعم دور الوساطة في الرضا الإلكتروني بين جودة الخدمة الإلكترونية الشاملة والاستعداد للدفع. في حين تم دعم الدور الوسيط للرضا الإلكتروني بين جودة الخدمة الإلكترونية الشاملة وربط العلامة التجارية. علاوة على ذلك ، تم أيضًا دعم الدور الوسيط لربط العلامة التجارية بين جودة الخدمة الإلكترونية الشاملة والاستعداد للدفع. مثل هذه النتائج لها آثار مهمة جدًا على ممارسي الصناعة المصرفية والباحثين وطلاب البحث. لتعزيز الارتباط بالعلامة التجارية ، يمكن للممارسين تحديد أولويات استراتيجياتهم لتعزيز تصور جودة الخدمة الإلكترونية الشاملة من خلال التركيز على الوفاء وخدمة العملاء والأمن على جودة الخدمة الإلكترونية الشاملة. بينما تدعم جودة الخدمة الإلكترونية الشاملة أيضًا رضا العملاء الإلكتروني واستعدادهم للدفع بالإضافة إلى ارتباط العلامة التجارية لتعزيز تجمع العملاء الإجمالي للبنوك. بالنسبة للباحثين ، تفتح هذه الدراسة طريقًا جديدًا لتعزيز ارتباط العلامة التجارية بالتجارة الإلكترونية. سيعمل هذا الطريق على تعزيز البحث من خلال اعتبار ارتباط العلامة التجارية بمثابة بناء مهم في التجارة الإلكترونية. علاوة على ذلك ، يمكن لطلاب البحث الاستفادة من الدراسة الحالية من خلال النظر في اتجاهات البحث المستقبلية.

APPROVAL PAGE

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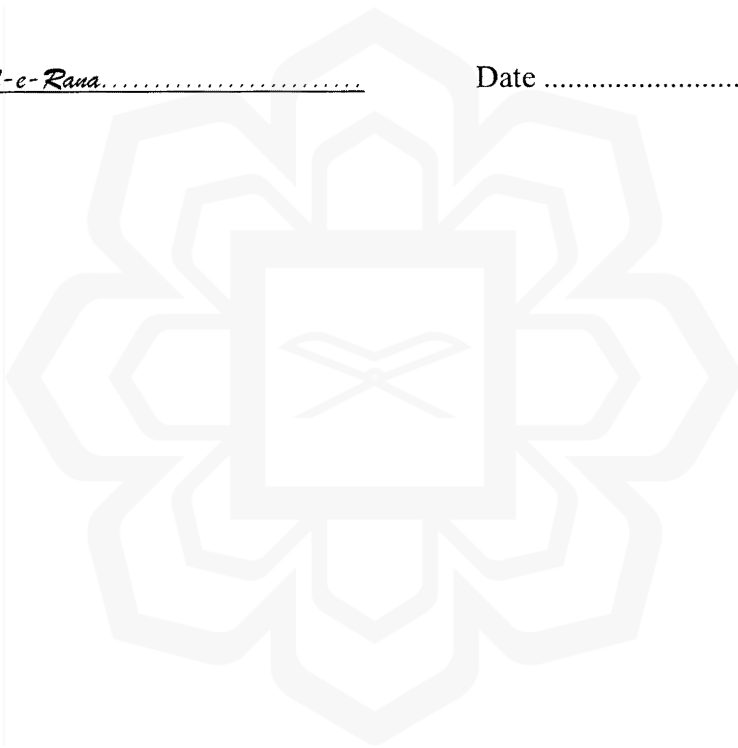
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DECLARATION

I hereby declare that this thesis is the result of my investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

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ACKNOWLEDGEMENTS

First, I would like to thank Allah Almighty, the Most Glorious and Merciful. It is with HIS Blessings and Support that I have been able for this achievement.

I would like to express my special appreciation and thanks to my supervisor, Dr. Noor Azizah Mohamadali, and Professor Dr. Asadullah Shah, for providing me invaluable guidance and continuous support over the years during my thesis work. Their extensive personal and professional guidance helped me in all the phases of research. Without their moral support, it would not have been possible to conduct this study.

I would like to express my gratitude and pay exceptional thanks to my husband Dr. Lakhi Muhammad. He bestowed me his continuous, unrelenting support and has enabled me to improve the quality of my research work presented in this thesis.

I do not have enough words to sufficiently thank my caring family for their support. It was my mother's dream that her daughter will be a doctor. Unfortunately, her dream became true after her death. I have been lucky to have amazing parents, sisters, and brother whose prayers always uplifted me when I needed them. I am highly thankful to them for their constant motivation and support. I want to thank my dear sons Shaheer Muhammad and Mohid Abdullah and my loving daughters Umaimah Noor and Aleena Noor. I owe them thanks from the bottom of my heart for their support in all aspects of my Ph.D.

Last but not the least, I greatly appreciate all my friends, colleagues, and staff in KICT and YUC for their significant support during my research work.

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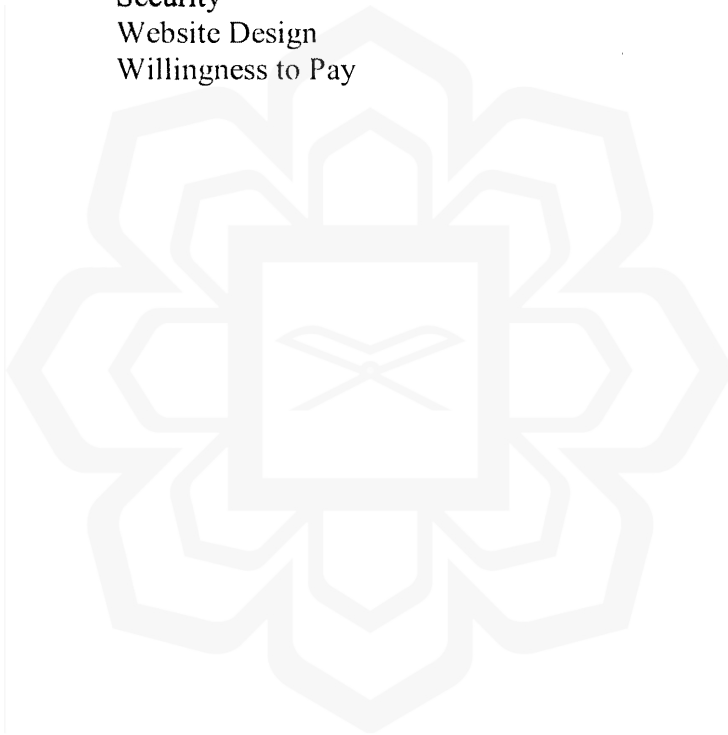
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TABLE OF ABBREVIATIONS

AVE	Average Variance Extracted
BA	Brand Attachment
CS	Customer Satisfaction
EQ	Overall E-service Quality
ES	E-Satisfaction
F	Fulfilment
PLS-SEM	Partial Least Squares Structural Equation Modeling
RQ	Research Question
RO	Research Objective
SP	Security
WD	Website Design
WTP	Willingness to Pay



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Gul-e-Rana, & Mohamadali, N. A (2020). Antecedents of overall e-service quality and brand attachment in the banking industry. *SEISENSE Journal of Management*, 3(6), pp26-34.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

In current business practices, e-service quality is an important aspect to compete in the market (Acquila-Natale and Iglesias-Pradas, 2020). Service quality was well discussed in the literature even prior to the concept of e-commerce. (Grönroos (1984)); the pioneering author of service quality described this concept as rooted in functional, technical quality, and corporate image. Hence, the term service quality was composed of two aspects. The technical and functional quality. First considers what is received and second considered how is received by the customers respectively (Grönroos (1984)). Based on these qualities customers form the image of a perception of service quality. Later, the well-known author of service quality; Parasuraman et al. (1985a) efforted to bring a gap model of service quality by conducting exploratory research. Initially, the gap model considered communication, competence, access, credibility, reliability, courtesy, security, responsiveness, and understanding customer as a source of customer perception. Later, Grönroos (1988) came with six aspects for the perception of service quality, such as reputation and credibility, reliability and trustworthiness, professionalism, skills, attitudes and behaviour, flexibility, and accessibility. Efforts to enrich service quality literature continued and Parasuraman et al. (1988b) suggested the scale of service quality with 22 items. Recognised as SERVQUAL. The SERVQUAL was five dimensions including responsiveness, empathy, tangibility, assurance, and reliability.

Technological advancement brought the concept of online banking. This was the blend of service and technology which totally reshaped the business practices in almost all the

industries but mainly in the services business and accordingly in the banking industry. The place of service quality in offline settings was taken by e-service quality in the online settings. Particularly, e-service quality gained the attention of the researchers, and different models of e-service quality with different dimensions were presented. These models were with different number dimensions. For example, ten (Loonam and O'Loughlin, 2008), five (Wong et al., 2008), and four (Sahadev and Purani, 2008b, Dennis et al., 2009a). Such efforts changed the way of doing business and the method of interaction amongst organizations and customers. Accordingly, the norms of doing business from customer to employee interaction changed to the customer to internet interactions; a new norm of doing business. This way of doing business has conceived the concept of e-services where the services are being delivered via the internet. Such a way of doing business became a competitive advantage with differentiation. However, the concept of providing services being provided online as an e-services quality perception was different from the service quality being provided by people to people contact. Accordingly, in the online context e-services quality demanded further developments as the prior one was inadequate while compared (Wolfenbarger and Gilly, 2003). Hence, the researchers and organizations further pondered on e-service quality. In the e-service quality context technology was the service facilitator on service delivery, instead of the human element in the mechanism of service delivery. Hence, the research on e-service quality remained exploratory to describe its different antecedents and consequences (da Costa Fernandes et al., 2020).

Service science considers transferring and share the resources amongst and within the service systems. The service system's role is to connect technology, people, and information to create and co-create value by exchanging resources and saving time and money (Pleger et al., 2020). This became possible as the internet emerged and brought

possibilities and approaches of interactions that were necessary for the distribution of services for all service-providing organizations. Accordingly, the technological developments made the exchange of resources highly easier. Hence, the services are being distributed over electronic services and are said as electronic services or e-services. The e-channels through which the e-services are distributed are independent of geographical boundaries and less costly. However, the quality of e-service quality remained a major concern of e-services (Blut et al., 2015, Alwashdeh et al., 2020). In current services business practices researchers and practitioners are equally focusing on service quality. In addition, service quality can be in offline and online settings. Customer experience can be different in both online and offline settings even though the same services are purchased from both settings. Hence, the concept of service quality in offline settings does not fit in online settings (Wolfenbarger and Gilly, 2003). The growth in online services acceptance amongst consumers has shifted the practitioners practices and the technological advancements also supported the transformation of business-related activities on electronic networks (da Costa Fernandes et al., 2020). Hence, organizations are continuously investing in e-services and managing their relationships with customers. Such an opportunity opened the avenue for the researchers to ponder on how e-service quality impacts consumers expectations, attitudes, and behaviour?

Researchers initially (see Cox and Dale, 2001) pondered and tried to draw the line between the difference of service quality in the offline and online context in terms of dimensions and characteristics. Accordingly, Madu and Madu (2002b) explored fifteen dimensions of e-service quality. Later, Santos (2003b) argued the two phases of e-service quality. One, the website design stage, two after the launching stage of a website. However, there were confusions amongst researchers and practitioners that how to

prefer their strategies on what leads to overall e-service quality. To remove these confusions on overall e-service quality a meta-analytical study was carried out by Blut et al. (2015). This meta-analytical study argued the important determinants of overall e-service quality and was named as website design, fulfilment, customer e-service and security.

However, the impact of fulfilment, customer e-service, website design, and security on overall e-service quality is yet to be considered. Such consideration will help to identify the individual effect of each of these constructs on overall e-service quality (Blut et al., 2015, RANA et al., 2018). The current study takes this endeavor and tends to contribute to the literature by proposing and empirically testing the impact of website design, fulfilment, customer e-service, security on overall e-service quality to explore the individual effect of each of these constructs. In addition to these antecedents researchers (e.g Amin, 2016, Elsharnouby and Mahrous, 2015) also suggested considering the outcomes of the overall e-service quality particularly in the banking industry context. Hence, this study has also considered the antecedents and outcomes of overall e-service quality in the context of the banking industry of Pakistan.

Previously, researchers have considered the different outcomes of overall e-service quality. Particularly, satisfaction and other variables related to consumer behavior have been considered. In internet banking, overall e-service quality and satisfaction are the main factors that shape consumers' attitudes (Amin, 2016, Rita et al., 2019). A careful literature review suggests that on overall e-service quality handsome literature exists. However, the majority of the research has considered the impact of overall e-service quality and satisfaction (Boon-itt, 2015, Ayo et al., 2016). Thus, the relationship between overall e-service quality and satisfaction is well established.

Recently, researchers suggested further enhance the research on overall e-service quality (Herhausen et al., 2020, Jhaveri and Nenavani, 2020, Kaatz, 2020, Khatoon et al., 2020, Lee-Geiller and Lee, 2019, Li and Shang, 2020, Rahi, 2016), particularly by considering the impact of overall e-service quality on willingness to pay and brand attachment (Blut et al., 2015, Curina et al., 2020, Li and Fang, 2019). Such a consideration will help service industry practitioners to prioritize their strategies on considering overall e-service quality for brand attachment and willingness to pay. Hence, this study also takes this endeavor and tends to explore the impact of overall e-service quality on brand attachment and willingness to pay to contribute to overall e-service quality literature. In addition to antecedents and outcomes, this study also tends to explore the mechanism on which how overall e-service quality transmits its effects on brand attachment via e satisfaction, pace on willingness to pay, and on willingness to pay via brand attachment.

Considering the relationship of overall e-service quality with e-satisfaction, brand attachment, and willingness to pay is important in service industry particularly in banking due for several reasons. Firstly, in the banking industry customers mostly have their accounts in multiple banks. There are chances of high customer attrition in the banking industry. Brand attachment is of high necessity for the managers to ensure their bank profitability and growth. Secondly, as the customers are maintaining the accounts in multiple banks accordingly for the manager it is a matter of importance that customers are having the willingness to pay for their brand. Thirdly, in the banking industry customers bank relations are important. Relational customers can be more profitable as compared to non-relational customers. Accordingly, it is important and banking industry managers need to take care of e-satisfaction, brand attachment, and willingness to pay in the online banking industry context. Lastly, the online banking

industry managers are always looking for the support of the researchers to suggest such strategies which are supportive in gaining customer e-satisfaction, brand attachment, and willingness to pay. This study will effort by suggesting such strategies to support online banking industry managers. In the next, problem statement is s discussed.

1.2 PROBLEM STATEMENT

Overall e-service quality impact on customer satisfaction is well established, but a satisfied customer will purchase a product, or service may not be practical. To enhance overall e-service quality investments are needed. Practitioners are always interested in the competitive benefits of investment. Therefore, practitioners want to know either overall e-service quality contributes to brand attachment and willingness to pay as in the existing literature on e-service quality, less is known about the relationship of these variables and on the mechanism of how overall e-service quality transmits its effect on these variables via satisfaction and brand attachment.

1.3 THESIS CONTRIBUTION

A careful literature review on overall e-service quality suggests that three important research areas are yet to be explored. Firstly, the relationship between overall e-service quality and brand attachment. Secondly, the relationship between overall e-service quality and willingness to pay. Thirdly, the relationship between brand attachment and willingness to pay. Hence to fill these gaps and contribute to the literature, this thesis aims to conceptualize brand attachment and willingness to pay as an outcome of overall e-service quality and to examine the proposed relationships in conceptual framework empirically. Next, research questions are discussed.

1.4 RESEARCH QUESTIONS

The general theme of this thesis is to investigate how e-service quality influences brand attachment, willingness to pay, and linkage between brand attachment and willingness to pay. The primary research questions of the thesis are as follows:

RQ1: What is the relationship between website design, fulfilment, customer e-service, security, and overall e-service quality?

RQ2: Does overall e-service quality positively affect brand attachment, willingness to pay, and e-satisfaction to boost the confidence of practitioners?

RQ3: Does e-satisfaction leads to brand attachment and willingness to pay?

RQ4: What is the relationship between brand attachment and willingness to pay?

RQ5: Does e-satisfaction mediate the relationship between overall e-service quality and willingness to pay?

RQ6: Does brand attachment mediate the relationship between overall e-service quality and willingness to pay?

RQ7: Does e-satisfaction mediate the relationship between overall e-service quality and brand attachment?

The research goal is to answer the research questions mentioned above by developing a conceptual framework.

1.5 RESEARCH OBJECTIVES

The main objective of this research is to conceptualize brand attachment and willingness to pay as an outcome of overall e-service quality and to examine the proposed relationship of the conceptual framework on the empirical standards.

This study has the following research objectives:

RO1: To examine the impact of website design on overall e-service quality.

RO2: To examine the impact of fulfilment on overall e-service quality.

RO3: To examine the impact of customer e-service on overall e-service quality.

RO4: To examine the impact of security on overall e-service quality.

RO5: To examine the effect of overall e-service quality on e-satisfaction.

RO6: To examine the effect of overall e-service quality on brand attachment.

RO7: To examine the effect of overall e-service quality on willingness to pay.

RO8: To examine the effect of e-satisfaction on brand attachment.

RO9: To examine the effect of e-satisfaction on willingness to pay.

RO10: To examine the effect of brand attachment on willingness to pay.

RO11: To examine the mediating role of e-satisfaction between overall e-service quality and willingness to pay.

RO12: To examine the mediating role of brand attachment between overall e-service quality and willingness to pay.

RO13: To examine the mediating role of e-satisfaction between overall e-service quality and brand attachment.

Table 1-1 shows the mapping of research questions and research objectives.

Table 1-1 Mapping of research question and objectives

Research Questions	Research Objectives
RQ1	RO1, RO2, RO3 & RO4
RQ2	RO5, RO6 & RO7
RQ3	RO8 & RO9
RQ4	RO10
RQ5	RO11
RQ6	RO12
RQ7	RO13

1.6 SIGNIFICANCE OF THE STUDY

This study considers important contributions. In terms of theoretical contributions, this study proposes several new linkages amongst variables. The main contribution of the current study is to introduce the concept of brand attachment and willingness to pay in overall e-service quality literature. The proposed model of this study has been tested in the Pakistani banking industry. Very few studies examined the concept of service quality in this industry context. For example, previous research on the Pakistani banking industry Awan et al. (2011) studied service quality and customer satisfaction and made a comparative study on conventional banks and Islamic banks. Jahanzeb et al. (2013) studied the influence of service quality on brand equity. However, it is very hard to find an article on e-service quality in the context of the Pakistani banking industry. Therefore, this study provides the bank managers with strong managerial implications by studying the antecedents of overall e-service quality and its

consequences as e-satisfaction, brand attachment, and willingness to pay. To enhance overall e-service quality there is a need to invest. Therefore, it is important to consider its contribution towards brand attachment and willingness to pay on empirical standards. In sum, the proposed model of this study will boost the confidence of practitioners to invest in e-service quality and will escalate further research.

1.7 INDUSTRY OF THE THESIS

The banking industry of Pakistan has been selected as a context of the study due to a number of reasons. One, internet banking is to provide financial services to customers through networks by using tablets, smartphones, and laptops. The pandemic of COVID-19 has demotivated the person-to-person interaction and raised the importance of online banking transactions. Two, in Pakistan internet banking, has great potential, as the country has a population of almost 200 million and has got access to fast (3G and 4G) internet in 2014. Therefore, a growth of 12.9% was recorded in a number of transactions via internet banking in 2019 available at <http://www.sbp.org.pk/PS/PDF/PS-Review-Q2FY20.pdf>. Three, majority of the service recovery studies has been carried out in the United State of America, Malaysia, Taiwan, India, and China are the top five countries respectively to have maximum research documents on e-service quality. Pakistan even is not included in the top 15 countries. Hence, the proposed model of this study will be tested on customers of the Pakistani banking industry. Four, in Pakistan Electronic Transactions Ordinance, came into force in 2002, providing a legal structure to electronic transactions. Further Payment System and Electronic Funds Transfer Act, 2007 was also implemented to regulate the modern mode of payments which further stimulate researchers to consider this industry.