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What Factors Stimulate E-Service Quality in Emerging Markets: An Empirical Study of E-Service Users in Ghana

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Abstract

The changing environment in recent times has shifted business transaction from traditional face-face form of business transactions to more online version. The rapid growth and development of technology and Internet has been the backbone of the success of this industry. Therefore, the issues of evaluating the quality of services that is provided online has been of critical interest. The purpose of this study is to identify the factors that stimulate e-service quality in emerging markets. The study choice of Ghana is as a result of an increase in inflows of online service providers in recent times in this economy study was conducted in an emerging economy such as Ghana because most research is directed towards developed economies. Furthermore, the study adopted an empirical method to test the hypotheses proposed in order to test the influence the independent variable had on the dependent variable. The statistical findings supported the stated hypothesis, despite this fact customers' trust and confidence had a much lower relationship with e-service quality and this due to a number of reasons elaborated in the study.

Keywords: E-service quality, emerging economy, empirical study

1. Introduction

The benefits derived from the rapid development of technology cannot be underestimated in the development of a vibrant e-commerce sector in emerging markets. B2C services such as online banking, e-marketing, online airline ticketing transactions have improved and attracted a larger market segment (CFS, 2010). This online service has uttered the manner in which business activities are conducted by cutting down cost and improving the speed and accuracy of transactions. Despite this numerous benefits associated with B2C online transactions, there remains a number of challenges that affect this process such as individual difference in the use of technology and customer perception of value. This further affect the satisfaction level of customers and this has a negative influence on firms' reputation and revenue in the long run (Ford, 2001).

The subject of what is deem quality in terms of online services has been studied by various authors from diverse dimensions including both the customers perspective and service providers perspective (e.g., Hongxiu and Suomi, 2008; Agarwal and Venkatesh, 2002; Al-Gahtani and King, 1999; Cho and Park, 2001). E-service quality is defined as the overall utility that customers enjoy from the usage of a particular e-commerce website. In order to measure e-service quality there arise the need for providers to be aware of customer perception of value and quality. This aids providers to develop online products that suit its market segment (Santos, 2003, Zeithamel, 2000). Factors such as flexible navigation of website and reliability of website are proposed by Wolfinbarger and Gilly (2003) as essential factors to achieve e-service customer satisfaction. This is also confirmed in a study conducted to assess e-service quality and customer loyalty in the Nigerian airline sector by Wali and Opara (2012) supports the fact that firms that provide reliable website coupled with flexible navigation layout had a significant impact on customer satisfaction and retention.

Furthermore, Zeithaml et al (2000) argued that in order to achieve e-service quality, a firms' website should be efficient and effective in the discharge of its online and offline transactions. Customers assess the competency of firms to ascertain which one provides more satisfactory service therefore firms should integrate the views and perceptions of its clients in the formulation of policies and e-marketing strategies. The interaction between

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customers and firms has a significant impact on the value creation process (Prahalad and Ramaswamy, 2000). Therefore is essential to consider customer as a significant component of the value creation process. Studies suggest that when customer intention to purchase from a particular website increases then the service offered by the firm is perceived to be of value by customers. It further leads to repeat purchases (Wulf and Odekerben, 2003; Flavian et al, 2005; Ozuru and Kalu, 2009; Sun, 2010).

According to a 2014 survey on Internet user in Ghana (Godfred, 2012), it was discovered that the number of Internet users has increase rapidly in the past decade. And this has further boosted electronic commerce. This evidently due to increase in the number of e-commerce services and ventures established during this period. Therefore to build a more sustainable e-business sector there is the need to examine what users expect in terms of quality. Despite the numerous studies conducted to evaluate e-service quality and its determinants, there has been lack of studies to examine the factors that stimulate e-service quality in an emerging market such as Ghana. Thus, the e-service model proposed based on developed countries in earlier studies may not be directly applied to the environment of emerging regions. To address the aforementioned research gaps, this study examines e-service quality in an emerging economy such as Ghana due to the over growing demand for this online services. This study conducts an empirical analysis to determine which determinants play a major influence in e-service quality assurance. The manuscript is arranged as follows, the next section focus on literature review of service quality and e-service quality and the theoretical background for the study, section three discusses the research methodology adopted for this study, section four discuss the data analysis and findings form the survey, and lastly section five discuss conclusion and propose a further research direction.

2. Literature review

2.1 Service Quality and E-Service quality

There has been an increase in the body of research that seeks to examine the relationship between customer perceptions of value and actual performance of firms. This is because most service provider's activities are influence by the disruptive theory that was proposed by Christensen et al (1996). Firms in this dynamic business environment need to act proactively to develop product and services that satisfy its market segment. Customer perception of value and quality differs from customer to customer therefore making this activity a complex one. Furthermore, service can only be evaluated after customers have used it and this makes evaluating what customer desires as quality before design and development a difficult task. But this uncertain task can be a success if firms are able to harness both customer resources and firm's resource in the development of products and services (Dimmick et al, 2007; Hoyer & Hoyer, 2001, Ackah et al, 2014).

Since e-commerce platform provides both intangible and tangible services to its customer base there has been the need to evaluate the quality of service being offered by these various websites. Despite there being an increase in the number of individual that access services from e-commerce and online platforms in emerging economies such as Africa, there have been the outcry for improve quality in e-services (CFS, 2010). E-service quality

according to some scholars can be determined by examining the different between customers' expectation of quality service and firm's actual service rendered to client (Zeithaml, 2000). Despite the similarities between service quality and e-service quality, some scholars have identify several differences and has contributed to the constructs of diverse dimensions to measure quality in website service provision (Parasuraman et al, 2005; Zhang and Prybutok, 2005).

The ability of customers to use an e-commerce platform and technology is an essential step to achieve successful online transaction. Due to this factor the ability of firms to develop more convenient services that can be accessed by customers with moderate ICT skills can improve the e-service quality chain. Therefore to evaluate e-service quality factors such as website convenience, security, perceived risk, web content and ICT skill of targeted market (Godwin et al, 2008). Insofar, since firm can only ascertain the real value of their service depends on customers evaluations firms should deem it as part of their corporate social responsibility to integrate customers demand in product development (Ackah et al, 2014). Firms that are able to heed to customers' demand through the innovation of new service content and products have an impact on e-service quality and customer satisfaction.

2.2 Theoretical Background and Research Hypotheses

2.2.1. Customer Satisfaction and E-service Innovation

Over the past decades the development of ICT and Internet infrastructure especially in emerging economies has served as the backbone for electronic commerce development. These online and digital commerce platforms over recent decades have evolved to improve the sales and marketing as compared to traditional face-face sales. This has improved the interaction between clients and merchants. Despite the enormous benefits derived from the advantages from the use to these platforms customers still perceive online services as opposed to traditional sales (Santos, 2003; Voss, 2003; Rust & kanna, 2003, Yang & Peterson, 2004). And this has promoted the improvement of the entire e-service process to suit customer expectation in terms of perceived quality. Firms that are able to improve this process are able to satisfy the demands of its customer base. This leads to improve the reputation and revenue of individual firms. It further aids firms to gain competitive advantage over other firms within the industry (Gonroos, 2002; Parasuraman, 1985; Thompson & Strickland, 1999). Due to the intangible nature of service and e-service in this regard, it turns out to be a tedious task to anticipate customer's perception of service quality before the introduction of and e-product. To cut down this complex activity into clearly defined simple tasks there is the need to create a platform for effective interaction between customers and providers. And this forms an essential part of the service innovation process. This can also be employed in the e-service innovation process. Since firms that are able to innovate and provide value for customers has a high probability of customer retention (Berry et al, 2006; Christopher et al, 2012; Liu & Chen, 2007). Therefore to satisfy the needs and demands of customers', online service or e-service providers should involve its target customers into its product development process from the onset. This aids firms to have a clear idea of customers' expectation and also cut down future cost that will be

associated will product rebranding and repacking. The proposition that following is grounded in the theory elaborated above that explored how e-service quality could be improved by integrating customer views and opinions.

H1: The continuous interaction between customer's and provider would provide client satisfaction and contribute to the improvement of e-service quality.

2.2.2. Access and Human Skill

To attain success in the digital and online commerce industry there is the need to conduct a critical success factor analysis to ascertain whether a firm's targeted market has access to the needed technology to access the online service or product offered by the firm (Jeffcoate et al, 2002). Individual customer access to an online product and access is an essential factor if firms are to succeed or survive in their targeted market. In a study conducted by Hazlina et al (2011) to evaluate the impact of service quality on customer satisfaction among users of online banking service and automated teller machines in Malaysia found that e-service improved drastically when customers have access to the Banks's website and ATM in proximity. When customers have access to provider website and online platforms, firms are able to gain information on other essential variable such as ease of navigation of website, reliability and responsiveness of website in terms of search time and relevance of web content to potential customers. Since a customer that has had access to this e-service would provide firms with feedback on the usage experience and this usually is coupled with suggestion to help firm improve on their online services. Furthermore, models developed to measure or evaluate e-service quality such as SERVQUAL, E-SERVQUAL and WEBQUAL have provided emphasis on how access can aid the improvement of the e-service quality process (Kayama & Black, 2002; Janda et al, 2002; Oneil & Fitz, 2001; Madu & Madu, 2002; Parasuram, 1995).

Meanwhile, the human factor associated in other to achieve successful transactions cannot be underestimated. In order to have a successful online transaction between parties there is the need for each party to have substantial knowledge about the use of online tools and others. Therefore there is the need for providers to provide adequate training and education to both customers and back-end merchants to aid efficient online transactions (Pnina & Shannon, 2007; Gronroos, 2000; Shahin & Alipour, 2006). Based on the above elaborate theories, the following propositions were formulated;

H2: When customers with adequate knowledge on the usage of e-services tools have easy access to a firm's online service it plays a significant role in the improvement of its e-service quality.

2.2.3. Trust and Security

In determining the factors that simulate e-service quality, the issue of trust and security is an essential factor. Customers expect firms to provide adequate protection for information provided for the purpose of assessing a service or product on its online platform. Firms deem it a responsibility to protect clients' information and data from falling into unauthorized hands. The issue of having a risk free online transaction is of priority to most users (Janda, 2002; Gronroos, 2000; Parasuram, 1998). Furthermore, improve online security is associated to customers

repurchase behaviour (Zeithaml, 2002). Therefore, for e-commerce platforms to maintain loyal customers while attracting new users there is the need to improve on the entire security of these online platforms. When customers have confidence in the security system of an online platform, it boosts their intention to provide accurate information during transactions. And this will aid providers to have in depth knowledge about its market base and their purchasing behaviour. It further plays an essential role in building firms reputation (Yang et al, 2004; Shahin & Alipor, 2006).

Furthermore, to have a more secured online system employee should have the need knowledge governing the assessing and executing of transactions a particular platform. Individual gains trust in firms that are perceived to provide information and data security for its clients. And this plays an essential factor in the decision making of new users on whether to assess a particular online service (Zeithaml et al, 2000; Barnes & Vidgen, 2001). The following proposition was formulated based on the above theories:

H3: The demand from customers for a more secured online system stimulates effective e-service quality.

H4: Firms ability to develop and maintain the confidence of clients serves an essential factor in stimulating e-service quality.

3. Methodology

3.1 Research Method and Data Analysis

This section of the paper provides an overview of how data for the purpose of this study was collected, analyzed and interpreted. The main objective of this study is to explore the factors that simulate e-service quality in an emerging economy; this study adopted a quantitative approach. Our hypothesis was tested using data acquired through survey. Data was mainly gathered through the administering of questionnaires to users of these services.

Furthermore, in other the test our hypothesis there is the need to define our variables. In our study our dependent variable is E-service quality (EQ) and the following independent variables, User experience (UE), customers demand for secured systems (CSS), clients trust (CT) and continuous interaction between customers and providers (CCP).

The SPSS version 20 Statistical package was used to conduct a linear regression analysis on the data acquired to test the influence the independent variables had on the dependent variable. And if these variables had an impact to what extent does it influence the outcome of the dependent variable. Furthermore, this would aid providers to identify what factors users are really concerned about. Our linear regression model is stated below;

Linear regression model:

$$EQ = \alpha + \beta_1 \cdot (UE) + \beta_2 \cdot (CSS) + \beta_3 \cdot (CT) + \beta_4 \cdot (CCP) + \epsilon \square \square \square$$

3.2 Population and Sampling Method

To enable statistical inferences from the data collected for this study the selection of appropriate respondents is essential. Therefore defining the research-targeted population from the overall aggregate is a critical step that needs not to be underestimated (Polit et al, 2001). Therefore to acquire relevant data for our study, the key informant approach was adopted (Campbell, 1995). In this

study the key informant were individuals who have in one way or other used any online services. These individual were selected at three shopping malls in Accra (the national capital of Ghana) from an aggregate pool of shoppers. This location was chosen since most Internet users are concentrated in the metropolitan cities. Each shopping mall receives over a thousand shoppers on a daily basis. This locations was chosen because its proximity at the time to the researcher and also diverse nature of shopping outlets available at the mall.

Furthermore, to select the appropriate respondents from this pool of individuals a convenience sampling method was adopted. This was adopted because of the large population size (Mark et al, 2009; Creswell, 2007; Barnet, 1991). Also to identify appropriate sample for the study initial contact was made with shoppers on an individual basis and asked whether they have used any form of online service. Individuals that answer yes were included in the study. This is because only users with experience with the use of any technology can provide the needed feedback that can provide an insight into the research question understudy. A total of 287 individual were included in the survey.

3.3 Data collection

Data for this study was mainly acquired through the administering of questionnaires to various users of various online services ranging from online air-ticket purchase, online advertising agencies, and mobile money transfer services. A questionnaire approach was adopted because the researches sort to acquire data from key informants (Campbell, 1995; Galaskiewicz, 1985). The survey was carried out within a period of two (2) months. A diverse group of individuals was ask to fill a structured questionnaire with the aid of field survey associate that was employed for the purpose of this study. Three research associates was employed and stationed at one of these shopping malls respectively. Also they were trained in the use of SurveyPocket an application used for field survey. This software was adopted due to the cumbersome nature associated with paper mode of data collection in previous studies. Also the researcher is able to gain access to the data collected right from the onset. And this aid as a check as to whether the research associate is gathering relevant information needed.

Since the inflow of shoppers at the increase by time, our field associate were sent out during prime times that start late afternoon since most of the shoppers belongs to the working class, therefore busy during normal working hours. The data collectors spent three hours each day at their various assigned shopping center. To identify the appropriate respondent, individuals was asked if they have used any form of online service, if yes then that individual qualifies to be included in the survey. After the survey period a total of 287 individuals were surveyed with 22.3%

having no experience using any online services. Therefore this fraction was eliminated from our data analysis.

4. 1 Statistical Analysis

This section of our study presents our empirical findings of the data acquired for this study. As stated earlier a linear regression method was adopted to test our stipulated hypothesis.

In table 1 below presents a descriptive statistics of respondents and whether respondent has in any way being a recipient of e-services or not. Furthermore, the table 2 provides details of the output of linear regression analysis.

Table 1: Descriptive Statistics

GENDER		PERCENTAGE (%)
1. Male	180	62.7
2. Female	107	37.3
Respondent usage of e-services.		
• Yes	223	77.7
• No	64	22.3

According to the table above, it shows that respondents were derived from diverse groups of individuals that cut across both genders and user experience. Despite this fact majority of our respondents turned out to have in one way or the other made use of a particular service offered online. And this aid in the eliminating of errors associated with responds that was provided by our respondents.

Since the aim of this study is to examine the relationship between independent and dependent variable a linear regression was conducted. In this study E-Service quality turns out to be our dependent variable. A series of linear regression models outputs was generated to test which set of variables have the significant influence on the dependent variable.

Furthermore, from the regression output table below it can be seen that the R-square value increases each time an additional variable was added to the previous regression model. Despite this fact the R-square value for model 4 increased, it was not significant. Accordingly, to this statistical inference would suggest model 4, the fourth independent variable that is the ability of providers to maintain and sustain client’s trust did not have a significant impact on ensuring e-service quality. This is evident since these services are emerging and furthermore clients are still at the learning and adaptation period of these innovative online services. Also one major attribute that seeks to explain why clients do not place trust as a priority is due to the fact that most users of this service turns out to move with the wave or the notion of being able to access e-service so as to be abreast with current technology services. Below is table 3 that present the linear regression output of our data.

Table 4-2: Regression Analysis

Model	R-square	Unstandardized Coefficient		Standardized Coefficient	t-value
		Beta (β)	Std Error	Beta (β)	
1. UE	.632	.632	.344	.523	4.909
2.UE, CSS,	.656	.511	.355	-.619	4.053
3. UE, CSS, CCP,	.658	.499	.388	.338	3.420
4. UE, CSS, CCP, CT	.659	.498	.392	-.655	3.426

According to the linear regression output above the model 4 had R-square value of 0.659 and this implies that the model 4 has a 65 % influence on e-service quality in Ghana. That is all independent variables contributed to the continuous improvement of e-services in various sectors.

4.2 Discussion

The purpose of this study is to examine the influence that the set of independent variables simulated the provision of quality e-services. This study was motivated by the certain sprang of various online service in Ghana recently. As a result of this it has generated a new set of entrepreneurs and customer segment. Therefore for firm to survive there is the need to provide value for it clients and this can only be known through interaction with users of this service. Therefore this study will aid providers to have a clear insight into what it users expect the will to be integrated into the service development process so as to give value to users.

In this study data was acquire through survey and a total number of two hundred and eight seven (287) respondents were used. This was to enable us to have insight into how users expect in terms of e-service quality. And this would aid provider of these services to improve upon their services. In analyzing out data obtained it was found out that all stipulated hypotheses were supported by our statistical findings. And this proves that all independent variables had a relationship or influenced the e-service quality ensuring process.

Furthermore, the finding of this study is consistent with previous research conducted in this domain. Despite this fact variable such as client trust and confidence had an insignificant statistical value. This suggests that users are not very concern with this variable. Since these services are new it has not stand the test of time to so as to verify this factor. Also to enable this process to provide efficient output there should be a constant interaction between users and providers of these services. This serves as a major channel to have assessed to customer's feedbacks that leads to service improvement. Despite our study did not raise issues of trust, there is an essential question that service providers need to address that is, how do e-service providers in emerging economies gain user confidence and trust in the long run? Since this is the only way for firm to attain success in the long run and not fade out. In addition firm should provide constant education to its users as how its service function, its performance, risk associated with it and other and this will build a bigger user base with well equip knowledge for using a particular service and this aid to eliminate errors.

5. Conclusions and Further Research

The focus of this paper was to identify the factors that would stimulate e-service quality in an emerging market such as sub-Saharan Africa. This study was motivated by the recent increase in online services and platforms in the sub region. Further, the agitation from customers for an improve service on these online platform necessitated this study. The study adopted a theoretical approach by providing a conceptual framework toward achieving e-service quality standards. Furthermore, the study proposed a number of formulated prepositions that can be tested empirically in future researches.

Despite this study makes contribution towards the

theoretical and conceptual background within the study of e-service quality, there are a number of constraints associated with the study. This includes dynamism of the various markets in terms of customer composition and geographical location and others within the sub region. Furthermore, further study should use a longitudinal approach so as the measure the influence of user trust and confident over the long run.

Future studies should conduct an empirical to test the stipulated preposition to acknowledge the extent within which these variables contribute to e-service quality improvement. Data should be collected from diverse sectors of the ecommerce industry in order to attain a fair representation of customers segment. Furthermore, macroeconomic factors such as economic and political instability that characterize some markets in the sub region

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