

Title: A Comparative Study of e-Tail Service Quality Scale in USA and India

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The purpose of this research is to measure the e-tail service quality of online retailers by considering survey responses from two different geographical locations, USA and India. This research focuses primarily on (i) Collecting data and performing factor analysis to refine initial scale items, developed by Qianqian, followed by reliability tests for checking the scale's validity by considering responses received from survey participants in two different geographical regions; (ii) Testing of hypothesis based on the construct of the scale items of the initial scale and the scale obtained in this research; (iii) Performing regression analysis to demonstrate the impact of factors on the overall e-tail service quality. Based on Qianqian's initial scale items, the questionnaire was slightly modified to accommodate changes related to mobile e-tailing. Data was collected and analyzed further through item analysis and exploratory factor analysis. The scale is later tested for its reliability and validity, followed by regression analysis. Results revealed a variation in scale parameters when a global sample is considered. This research is based on the assumption that the key to improving customers' online purchasing decisions is improving e-service quality, which in turn has a significant effect on transaction results. This research is purely theoretical, with basis on exhaustive literature review.

Key Words: E-tailing, service quality, international commerce

Biography

Dr. Majid Jaridi is a Professor of Industrial and Management Systems Engineering at West Virginia University. He earned his PhD in Industrial and Operations Engineering from the

University of Michigan in 1983. He teaches courses in the areas of Statistical Design of Experiments, Quality Engineering, Forecasting, and Decision Analysis. He also serves as the Director of West Virginia Space Grant Consortium, a consortium of 12 colleges and several high technology companies in West Virginia. Dr. Jaridi's research areas include forecasting and time series analysis, transportation planning, design of experiments, and decision analysis.

Ms. Geddam holds a Master's degree from the Industrial and Management Systems Engineering Department at West Virginia University. She has also earned a Bachelor's degree from Osmania University, Hyderabad, India in the field of Mechanical Engineering.

INTRODUCTION

The customer is considered as a vital asset for any business organization. A business cannot afford to lose its customer base; this will lead to a decline in their market share and their profits. The adaption of the Internet for commercial uses in the recent years has led to the emergence of e-commerce. For China, developing e-commerce was an inevitable choice to penetrate the global market and bring an enormous rejuvenation to the nation (Vaus 2004). With the development of the Internet, e-commerce emerged in the past fifteen years and it is continuously growing globally. By using the Internet, customers can have the experience of browsing the websites to find merchandise or search merchandise information to compare prices. The initial scale developed for measuring service quality was SERVQUAL, which served as the platform on which the measurement of service quality takes place. However, the components of online shopping varied drastically to that of conventional retailing and hence, there was a development of a new scale E-S-QUAL.

The primary focus of research in the area of e-tailing has been in the enhancement of service quality to attract more customers to their business sites. Service quality is the discrepancy between consumer's perceptions of services offered by a particular firm and their expectations about the firms offering such services (Parasuraman, Zeithaml and Malhotra 2005). Parasuraman et al. (2005) described e-service quality as 'the extent to which a website facilitates efficient and effective shopping, purchasing and delivery.' The fact that services are intangible and perishable (Parasuraman, Zeithaml and Berry 1988) makes it a challenging task to measure its quality. In a way, customers also do contribute to the improvement of the quality of services when they evaluate the quality of service they receive.

According to Wolfinbarger and Gilly (2003), the most dominant dimension of service quality is reliability, which is indicated to be a key predictor of customer satisfaction and quality and the second major indicator of loyalty and repurchase intentions at a website. According to

Parasuraman et al. (2005), reliability was associated with the technical functioning of the site, emphasizing on the site's availability and functionality.

In online shopping, the decision of the customer is judged by the information provided by the online retailer and their promises. If the service quality of the service provider is low or below the customer's expectation, the perceived service quality of the firm is lowered in the customer's point of view. This may lower the repurchase intention and may lead to negative word-of-mouth communication (Bitner et al. 2000). Hence, there is always a crucial need for a firm to improve its service quality. As a result, studying the various factors that influence the service quality parameters is a challenge for firms investing in an online environment in an attempt to improve service quality and customer satisfaction. Improvement of service quality depends on the exploration and in-depth study of the various dimensions of service quality parameters.

E-Tailing in USA

In the United States, the online retailing industry is progressing at a very fast rate. Online retailers aim at improving their sales by improving their websites and services. As online e-commerce gains ground, store-based retailers are having a lesser need for retail space they currently occupy. Online retailers are always on the outlook for profit through competitive means, which involve consumer attention and appreciation. In order to stay competitive, brands that sell apparel and consumer electronics have chosen to start online sales operations. The online sale of apparel and consumer electronics is one of the main reasons for the elevated e-commerce sales in the United States.

Today, the most defining factors for improved and ever increasing online sales in the United States is the adoption of smartphones, tablets, and other mobile Internet devices when searching, shopping or comparing prices. The continuous boost in technology led to better

navigation and customer experience on the online sites, which in turn attracts more traffic to these sites. It has now become an easier task to shop online for the US shoppers due to the various advancements in mobile and tablet shopping improvements.

E-Tailing in India

Although countries like USA and China achieved significant development in the field of online retailing, the notion of the Internet as a medium of shopping is still at its infancy stage in India. India has one of the largest and fastest growing populations of Internet users in the world, 190 million as of June 2014 and growing rapidly. Therefore, there was a growth of 35% in online sales from $2 billion in 2009 to $4.6 billion in 2013, and it is estimated to reach $18 billion in 2018. The growth is expected to occur due to consumer-led purchases in apparels, electronics, and accessories. There is a considerable amount of growth in online shopping, even though the penetration rate of the Internet in India is very low (only 8.4% of the population is online). Online firms in India concerning logistics, digital infrastructure, payment options and cultural factors face some major challenges.

The role of mobile apps in e-Tailing

Mobile shopping is seeing phenomenal growth globally. The use of tablets and mobile phones for the purpose of online shopping has risen drastically over the past few years. This is due to the improvement in mobile shopping infrastructure such as smartphones, connectivity, mobile websites and apps. People have become more comfortable in ordering higher priced items online. According to E-Marketer, e-tail sales through smartphones and Tablets in the USA have accounted for $20.12 billion and $35.3 billion respectively in 2014.

As mobile apps are being developed by most eCommerce websites, smartphones and tablets are replacing personal computers for online shopping. As a result, the service quality parameters

of both the website and app should be given due consideration. Therefore, in this research, the scale items where the term website is used in the original scale, is replaced by website/mobile app.

The need for a global sample

According to Ladhari et al. (2011), the generalizability of the online e-service quality scales was limited, as they do not apply to a broader population of online users. Loiacono et al. (2002) have questioned their use of student samples: 'While these subjects are typical of a substantial body of web users, they are not a representative sample of all users.' Also, most of the respondents were not regular customers or users of the websites selected (Loiacono et al. 2002).

Also, most of the online surveys, which determined the validity of scales, took only US respondents into consideration. For instance, all the respondents in Cai and Jun's (2003) study are from the Southwest and the Midwest regions in the US. Ranganathan and Ganapathy (2002) used a sample of respondents from Illinois. Seventy-four percent of the respondents in the Yang et al. (2004) study are US residents. The reasons for Internet use and the behavior of these participants may differ from those in other countries. Therefore, the research is aimed at getting samples from India and USA, which have the majority online population in the world next to China.

LITERATURE REVIEW

Several studies have shown that by improving parameters such as service quality and customer satisfaction, a business could improve its overall financial performance (Babakus et al. 2004). A multi-item scale called SERVQUAL was initially developed by Parasuraman to measure service quality (Parasuraman et al. 1988). The items on the scale were divided into five categories, namely: tangibles, reliability, responsiveness, assurance and empathy. They have defined service quality from the

antecedent's viewpoint as the disparity between the customer's expectation and the performance of the firm in providing the service. However, Carman (1990) proposed that expectations might not always be the indicators for measuring service quality. As a result, the scale was further modified into a 22-item SERVPERF scale. Neither one of SERVQUAL and SERVPERF could not exactly encompass the entire services of stores that could provide a mix of merchandise and services.

The service quality of a firm is the judgment of the consumer based on his experiences from each encounter with the company. Therefore, the object of concern for a service provider is the feedback given by the customer. According to Cao (2002), an e-tailer's service can be categorized into two dimensions, namely pre-purchase services and post-purchase service quality. The services taken into consideration during a pre-purchase encounter includes ease of use, product selection, product information and website performance. On-time delivery, product representation, customer support and order tracking are the services provided by post-purchase. Any flaws in the pre-purchase services can lead to shoppers abandoning their shopping cart before they check out. The flaws may be due to poor website performance or insufficient product description. Electronic service quality is defined as "the extent to which a website facilitates efficient and effective shopping, purchasing, and delivery" (Zeithaml et al. 2002). The e-SQ scale developed by Parasumaran et al. (2005) has been divided into two sets, namely, *E-Core Service Quality Scale* (E-S-QUAL) which has 22 items that measures the dimensions of electronic service quality like efficiency, fulfillment, system availability and privacy. Also, *E-Recovery Service Quality Scale* (E-RecS-QUAL), which consists of 11 items that measures three dimensions: responsiveness, compensation, and contact.

Wolfinbarger and Gilly (2003) proposed that a four-factor model may be utilized to structure online quality assessment which are: a) fulfillment/reliability, b) website design, c) customer service, and d) security/privacy. They have sub-divided these factors into two

components: technical reliability and functional reliability. According to Wolfinbarger and Gilly (2003), the most dominant dimension of service quality is reliability, which is indicated to be a key predictor of customer satisfaction and quality and the second major indicator of loyalty and repurchase intentions at a website. Boshoff (2007) proposed a six-factor configuration, which was superior to the four-factor model proposed by Wolfinbarger, which established that reliability is the influential factor in the prediction of value perceptions. According to Parasuraman et al. (2005), reliability was associated with the technical functioning of the site, emphasizing on the site's availability and functionality.

According to Zeithmal et al. (2002) online reliability was further technically considered as "technical reliability" which emphasizes that the factors which decide the service quality are fivefold which are: 1) information reliability and content, 2) ease of use or usability, 3) privacy/security, 4) graphic style, and 5) fulfillment.

Zhao Qianqian and Qin Jin (2014) constructed a service reliability scale and further classified reliability into Product Congruity, Distribution Reliability, Information Reliability, Customer Service Reliability and Web technology Reliability. However, its limitations include a small sample size of 277 respondents, and the respondents are mainly students. Also, the geographical locations are centered in one region.

METHODOLOGY

In this study, the generation of scale items was based on Qianqian's service reliability scale with minor changes to include mobile apps as mentioned earlier. Table 1, below, shows the questions included in the questionnaire for the respondents to comment on.

The questionnaire also included questions related to the demographic profile of the respondents in addition to the 23 scale items. It was distributed electronically to people from two different geographical locations (USA and India) through e-mail or Facebook.

Insert Table 1 Here

The respondents were asked to choose the best option that describes their experience in each item scale by using a Likert scale which consists of 5 points ranging from 1 = strongly disagree to 5 = strongly agree. The option "not applicable" was included for all items of the scale in the survey, and was rarely used except for few customer service items. A "Not Applicable" (NA) response was defined as a missing value, as a result of which mean replacement was used in our analysis (2000).

Details of the investigation

The target population in this study were online shoppers from two countries. viz., India and USA. Therefore, responses received from other countries were considered invalid. An approximate number of 600 participants received the research questionnaire. Three hundred and forty-seven questionnaires were returned, out of which 68 were incomplete; therefore in this study, 282 valid respondent samples were obtained, 149 samples from the USA and 133 samples from India. Therefore, the overall response rate was 47%. A summary of variables, frequencies and percentages are listed in Table 2.

Insert Table 2 Here

With respect to the most frequently visited website of the respondents, Amazon tops the list with 194 respondents (67.6%), followed by Flipkart (14.29%) and eBay (3.48%). The sample contains 149 respondents (51.92%) from USA and 133 respondents (46.69%) from India. Therefore, the obtained sample eliminates the major limitation mentioned by Ladhari et al. (2011), which is centering the sample population to one region.

DATA ANALYSIS

Item Analysis

Cronk (2004) indicated that item analysis should first be performed reliably before a test can be declared as valid. Item analysis includes three ways of analyzing each question: a) Critical-Ratio (CR), b) corrected item-total correlation and c) alpha if item deleted. They are described as follows:

Critical ratio (CR) value "determines the extent to which the scale you are testing correlates with a criterion" (Cronk 2004). Based on the feedback obtained from different correspondents, Critical Ratio (CR) of each item was computed using item analysis to determine the degree of despondency of each item to the scale. The sample data is divided into two groups, namely high scoring and low scoring groups. The high scoring group consisted of the top 27% of the respondents, and the low scoring group contains the lowest 27%. Independent sample T-tests were conducted to test the difference between the two groups. Based on the item analysis, if the value of CR is greater than 3 with significance level at $p < 0.05$, it means that the item has item discrimination (Qianqian 2014) and the item will be eliminated from the scale. Based on the t-test values, all the items in the scale were retained.

Alpha if item deleted measures the scale's internal consistency. If a specific item in scale is

deleted and thereby results in an increase of the Cronbach alpha, then deleting the item will increases the internal consistency of the data. The Cronbach alpha is a reliability coefficient that measures the internal consistency of the items. An alpha value close to 1 indicates high internal consistency in the data. Corrected item-total correlation is the coefficient of correlation used to distinguish the relative association of one scale item to the rest of the scale. If the coefficient is low, it means the internal consistency of the specific item does not measure with the others (Cronk 2004). de Vaus suggests that a value less than 0.30 is a weak correlation for item-analysis (Vauss 2004), and that item should be removed. The summary of item analysis for the questionnaires in the survey is presented in Table 3, below.

Insert Table 3 Here

Exploratory Factor Analysis

In order to refine and reduce the number of items on the scale, several researchers have used EFA. In this study, an initial hypothesis that the factors in the scale are unrelated is assumed, and principal component analysis with Varimax rotation technique is applied. Kaiser-Meyer-Olkin (KMO) test and Bartlett test of sphericity are conducted to determine whether the data is suitable for factor analysis. The KMO and Bartlett test of sphericity were conducted initially to determine the fitness of the data before conducting exploratory factor analysis. According to Kaiser (1960), a value found in approximation to 1 is acceptable, while a value below 0.5 is unacceptable.

According to the Principal Components Analysis with extraction method, the Kaiser-Meyer-Olkin (KMO) was 0.899. Using the Bartlett's Test of Sphericity, the approximate chi-square value was ($df = 253$). All of the factors reached significance at level .000 ($p < 0.001$),

which indicates that the questionnaire is suitable for factor analysis.

Insert Table 4 Here

Items are retained if (1) they load 0.5 or more on a factor or (2) do not load more than 0.5 on two factors (Parasuraman 2005). The items in the scale are subjected to principal factor component factor analysis with a Varimax rotation which converged in 6 iterations and a relatively simple five-factor structure emerged. According to the results of factor analysis, we delete four items (X_{11}: The products sent from the site are not damaged; X_{12}: The return policy at this site is reasonable; X_{5}: The website/app keeps the sale records accurately; X_{9}: The website/app updates information in a timely manner. X_{20}: The website/app has proper links; X_{18}: I get what I ordered from the site), which had factor loadings less than 0.53. The scale items change after eliminating those items, so KMO testing and Bartlett's Test of Sphericity with the principal component analysis is conducted again, and the results of this test are consistent are consistent with our expectation. Through the purification process, the final scale which consists of 17 items on five factors is established. Table 4 shows the factor analysis results.

The obtained factors which were named Product conformance, Distribution reliability, Information reliability, Customer service reliability and Web technology reliability, according to Zhao et al. Product Conformance means that all the features of a product that the customer gets is in line with the business's commitment and display. Hence, the product purchased should be intact with the promised features. Distribution reliability refers to the accuracy of the whole process from the allocation of goods or services from the firm to the customer. Information Reliability means that the product information provided by the online retailer to the customers is credible. Customer service reliability means that the

service provided is compatible with the service that the online retailer promises. Web technology reliability refers to strong technology support, consistency and standardized navigation of the website, which also ensures safe and reliable online payment transactions.

Reliability and Validity Assessment

Factor reliability of the scale is estimated by computing its Croncbach Alpha. As shown in Table 3, the Cronbach alpha value of the five factors are 0.905, 0.873, 0.834, 0.797 and 0.687 respectively. All the values are above 0.7, which is the cut-off value for internal consistency). This indicates all the factors have high internal consistency and high reliability.

A validity test consists of content validity and structure validity test. Content validity test refers to "the suitability and consistency between the measurement items and all the correlative contents" (Qianqian 2014). In this research, the scale items were considered from the e-tail Reliability scale which has an established content validity. The construct validity of the scale is used to "test the exploratory ability of the model we apply" (Qianqian 2014). As there is a high total variance (71.74%), high factor loadings (above 0.5) and low cross-loadings on two or more factors (below 0.5), we can conclude that the scale has high construct validity.

Regression Analysis

In order to estimate the impact of the five factors on overall service reliability, multiple regression analysis is performed. A multicollinearity test is performed for each variable to determine the degree of multicollinearity. The variance inflation factor (VIF) is calculated as a measure for multicollinearity. The maximum VIF value obtained is 1.625, which is way less than 10 (the boundary for multicollinearity). To test serial correlation, Durbin-Watson (DW) statistic is calculated. Its value of 1.950 confirms that the model has no serial correlation.

Insert Table 5 Here

Regression Analysis was performed to study the significance of the factors on service reliability. Therefore, the five factors obtained through EFA were entered as independent variables, and the perceived overall service reliability is taken as the dependent variable. The results indicate that $R^2 = 0.752$ and adjusted $R^2 = 0.566$ which are above 0.4. This indicates that the model has good fit. In order to access the degree of overall model fit, F-test is conducted, the value obtained is 71.9, $p \leq 0.000$. Therefore, we can conclude that the regression model is significant. The regression accounts to 56.6% of the total variance of the dependent variable ($F = 71.9$, $p \leq 0.000$). As shown in Table 5, three dimensions, namely, Customer service reliability, Product conformance and Information reliability have significant t-values and the standardized coefficient values are positive, thus making these three dimensions statistically significant.

Considering data from responses obtained from individual countries like India and USA; Regression analysis is conducted in order to examine the variation in factor contribution to the overall service reliability. The data is divided into two groups, one group pertaining to data from India and the other group consist of data from the USA.

For the sample from USA, Customer service reliability, Product conformance and Information reliability have significant t-values and the standardized coefficient values are positive, thus making these three dimensions statistically significant. Customer service reliability has the most significant influence on overall service reliability. For the sample from India, we can conclude that Customer service reliability, Web technology reliability and Information reliability have significant t-values.

CONCLUSION

The research has successfully overcome the limitations about the sample imposed by Qianqian in the initial reliability scale. The research sample consisted of respondents from varied employment status when compared to initial scale which had only students as the respondents. The research included respondents from two different geographical regions rather than centering in one region. By implementing item analysis, factor analysis and multiple linear analysis to test and analyze the survey data, we explored the five dimensions of online service reliability by constructing a 17-item scale and also studied the impact of these five factors on overall service reliability. We can conclude that geographical region plays an important role in the construction of a scale, as the items in the scale have changed significantly.

Product conformance emerged as the most crucial factor in analyzing service reliability. In an online environment, as the customers can only view the products online and can't touch them, an accurate and detailed description of the product is of utmost importance to any customer. Therefore, the firm has to make sure that the product description is good, and the delivered product fits the description.

Customer service reliability has the second most significant impact on overall service reliability. Customers may need help from time to time about a product. By strengthening the human resource management, a firm can deal with all problems posed by customers quickly and accurately. In order to enhance its business, a firm should focus on improving its customer service.

Information reliability emerged as the third most important dimension of e-tailing service reliability. The firm should provide true and valid information about the product. As per the results from regression on data from the USA, Web technology reliability played a major role followed by information reliability. This can be associated by rapid and advanced development

of information technology in USA. According to the survey, nearly 45% of the respondents from USA shop several times a month, whereas 50% of respondents from India shop once a month or less often. Hence, we can conclude that the website attributes which define web technology reliability in India need enhancement. A firm should undertake to improve its web technology and consider choosing high-quality logistic provider to develop an excellent service environment for online shopping.

LIMITATIONS AND FUTURE WORK

The study is not confined to a single e-tail firm, as the respondents had the option of rating their favorite e-tail firm. The percentage of the respondents is low as 47% which led to a small sample size. The study does not adopt a random sampling method as there is no complete list of online shoppers, instead an online survey was conducted by means of sending questionnaires through e-mail and via social media networks like Facebook. Hence, the sample may not represent the entire population.

In the future, increasing the sample size and including samples from more than two different geographical locations can lead to better generalizability of the results.

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Table 1: Questionnaire containing Service Quality Items

Variables	Measurement Item	Variable	Measurement Item
X_1	The quality of product that I got is in line with the business commitment.	X_{13}	After sale service is excellent.
X_2	The website/app provided detailed information.	X_{14}	Billing is accurate.
X_3	The website/app provided accurate information.	X_{15}	Product delivery with right quantity
X_4	System runs smoothly.	X_{16}	The retrieval results meet my requirement.
X_5	The website/app keeps the sale records accurately	X_{17}	Customer service representative showed a sincere interest in solving problems.
X_6	Product is delivered accurately and timely.	X_{18}	I get what I ordered from the site.
X_7	Online payment was completed safely and reliably.	X_{19}	The firm handled customer complaints promptly.
X_8	The product that I received was represented accurately.	X_{20}	The website/app has proper links.
X_9	The website/app updates information in a timely manner.	X_{21}	The website/app provided order tracking.
X_{10}	The product that I got is in line with my expectation.	X_{22}	The products sent by the site are well packaged.
X_{11}	The products sent from the site are not damaged	X_{23}	Responded promptly to my enquiries.
X_{12}	The return policy at this site is reasonable		

Table 2: Profile of Respondents

Classification	Groups	Frequency	Percentage (%)
Gender			
	Male	159	56.58%
	Female	122	43.42%
Age (in years)			
	16-24	123	43.77%
	25-34	127	45.2%
	35-44	22	7.83%
	45-54	6	2.14%
	55 or over	3	1.07%
Employment Status			
	Employed full-time	139	49.47%
	Temporarily unemployed	15	5.34%
	Student	109	38.79%
	Homemaker	11	3.91%
	Self-employed full-time	5	1.78%
	Retired	2	0.71%
Country of residence			
	USA	149	53.02%
	India	128	45.55%
Highest level of education			
	High school graduate	24	8.57%
	Other post high school vocational training	1	0.35%
	Associate Degree	7	2.5%
	Doctorate Degree	8	2.85%
	College Degree (B.A, B.S etc.,)	102	36.42%
	Master's Degree	138	49.28%
Frequency of shopping online			
	More than once a day	4	1.42%
	Once a day	1	0.36%
	Several times a week	34	12.1%
	Several times a month	115	40.93%
	Once a month or less often	127	45.2%

Table 3: Summary of Item Analysis for the items in the Scale

Item No.	Mean	Standard deviation	t test CR value	Corrected item total correlation	Cronbach's Alpha if item deleted
X_1	3.97	.754	8.218	.549	.924
X_2	4.08	.756	8.373	.533	.924
X_3	4.02	.713	9.151	.598	.923
X_4	4.43	.620	12.593	.449	.925
X_5	4.11	.792	6.587	.550	.924
X_6	4.29	.759	10.164	.523	.924
X_7	4.37	.637	10.413	.565	.924
X_8	4.02	.705	10.383	.530	.924
X_9	4.13	.654	7.436	.582	.923
X_{10}	3.99	.730	11.628	.585	.923
X_{11}	4.12	.787	9.969	.556	.924
X_{12}	4.09	.813	9.052	.508	.925
X_{13}	3.92	.768	10.283	.517	.925
X_{14}	4.19	.634	9.935	.553	.924
X_{15}	4.27	.705	11.606	.651	.922
X_{16}	4.19	.677	12.235	.638	.922
X_{17}	3.96	.758	13.816	.574	.923
X_{18}	4.26	.672	9.774	.666	.922
X_{19}	4.01	.721	9.137	.586	.923
X_{20}	4.15	.650	11.788	.650	.922
X_{21}	4.28	.693	10.45	.612	.923
X_{22}	4.29	.671	12.047	.611	.923
X_{23}	3.98	.727	11.374	.639	.922

Table 4: Exploratory Factor Analysis Results

Dimensions	Items	Component					Cronbach alpha
		1	2	3	4	5	
Distribution reliability	X_6 Product is delivered accurately and timely.	0.762					0.873
	X_{15} Product delivery with right quantity	0.799					
	X_{21} The website/app provided order tracking.	0.806					
	X_{22} The products sent by the site are well packaged.	0.825					
Customer service reliability	X_{13} After sale service is excellent.		0.706				0.834
	X_{17} Customer service representative showed interest in solving problems.		0.816				
	X_{19} The firm handled customer complaints promptly.		0.775				
	X_{23} Responded promptly to my enquiries.		0.793				
Product Conformance	X_8 The product that I received was represented accurately.			0.87			0.687
	X_1 The quality of product that I got is in line with the business commitment.			0.736			
	X_{10} The product that I got is in line with my expectation.			0.834			
Information reliability	X_2 The website/app provided detailed information.				0.866		0.797
	X_3 The website/app provided accurate information.				0.582		
	X_{14} Billing is accurate.				0.73		
Web technology reliability	X_4 System runs smoothly					0.859	0.902
	X_7 Online payment was completed safely and reliably.					0.787	
	X_{16} The retrieval results meet my requirement					0.628	
Eigen value		3.01	2.8	2.28	2.12	2.02	
Total explained variance (%)		17.7	34.2	47.6	60.1	71.9	

Table 5: Overall Regression Analysis Result

Independent variable	Non-Standardized		Standardized	t-value	Sig.	VIF
	B	Standard Error	Coefficient Beta			
(constant term)	.451	.210	-	2.152	.032	-
Web technology reliability	.186	.050	.182	3.689	.000	1.541
Distribution reliability	.088	.045	.096	1.943	.053	1.566
Customer service reliability	.304	.043	.336	7.038	.000	1.451
Information reliability	.179	.049	.187	3.695	.000	1.625
Product Conformance	.170	.041	.198	4.111	.000	1.473