E-Service Quality and its Impact on Customer Satisfaction and Trust: An Empirical Study on Greek Customers of Internet Shops

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Abstract

The use of Internet as a mean of shopping goods and services is growing over the past decade. Businesses in the e-commerce sector realize that the key factors for success are not limited to the existence of a website and low prices but must also include high standards of e-quality. Research indicates that the attainment of customer satisfaction brings along plenty of benefits. Furthermore, trust is of paramount importance, in e-commerce, due to the fact that its establishment can diminish the perceived risk of using an internet service. The purpose of this study is to investigate the impact of customer perceived quality of an internet shop on customers’ satisfaction and trust. In addition, the possible effect of customer satisfaction on trust is also examined.

An explanatory research approach was adopted in order to identify causal relationships between e-quality, customer satisfaction and trust. This was accomplished through field research by utilizing an interviewer-administered questionnaire. The questionnaire was largely based on existing constructs in relative literature. E-quality was divided into 5 dimensions, namely ease of use, e-scape, customization, responsiveness, and assurance. After being successfully pilot-tested by the managers of 3 Greek companies developing e-commerce software, 4 managers of Greek internet shops and 5 internet shoppers, the questionnaire was distributed to internet shoppers in central Greece. This process had as a result a total of 171 correctly answered questionnaires. Reliability tests and statistical analyses were performed to both confirm scale reliability and test research hypotheses.

The findings indicate that all the examined e-quality dimensions expose a significant positive influence on customer satisfaction, with ease of use, e-scape and assurance being the most important ones. One the other hand, rather surprisingly, the only e-quality dimension that proved to have a significant positive impact on trust was customization. Finally, satisfaction was revealed to have a significant positive relation with trust.

Keywords: e-commerce, e-service quality, customer satisfaction, trust, Greece

1. Introduction

The use of Internet as a mean of shopping goods and services has been growing over the past decade. The number of internet stores, which through e-commerce are able to conduct transactions over the Internet, has been steadily increased (Liang and Lai, 2002), while revenues from online shopping exposed considerable
growth (Rohm and Swaminathan, 2004). Companies increasingly rely more on online services because they are more convenient, interactive, have lower costs and offer a high degree of customization and personalization to their customers (Park and Baek, 2007). Moreover, the number of customers who choose to purchase goods and services online is continuously rising, since they are usually able to find better prices in a more convenient manner (Chen and Chang, 2003). Many companies have realized that due to technological advances, establishing a website does not pose significant problems any more. However, operating without errors and handling all the associated processes can be proved complicated and difficult. Successful businesses in the e-commerce sector realize that the key factors for avoiding such problems are not limited to the existence of a website and low prices but must also include high standards of electronic service quality (e-quality) (Zeithaml, 2002). According to Smith and Chaffey (2005, p.94) online customers have some nonnegotiable standards in their demands from an online store, with quality of the product, quality of the service and quality of the sites be at the first place.

The study of customer satisfaction has always been very important since if attained it brings along plenty of benefits (Kim et al., 2004). Its importance in the e-commerce context has been demonstrated by statistics cited in the work of Cheung and Lee (2005), which showed that 80% of the highly satisfied online consumers would shop again within two months, while 90% would recommend the Internet shops they use to others. At the same time, customer trust can be proved vital, especially in e-commerce, due to the fact that online customers look for the trustworthiness of an e-store in order to be loyal (Chiou and Shen, 2006). This reflects the fact that electronic exchanges are considered to include various risks for customers, since they lack direct contact with the supplier and moreover require the provision of personal information, such as credit card numbers (Grabner-Krauter and Kalusha, 2003). The establishment of trust between the company and the customer can diminish the perceived risk of using an online service.

The objectives of the research presented here are:

- to investigate the impact of customer perceived quality on customers’ satisfaction and trust in the e-commerce context in Greece
- to examine the possible effect of customer satisfaction on trust.

The case of Greece presents particular interest, since it is a country with relatively low Internet penetration rate and even lower rates of online shopping. According to the Observatory for the Greek Information Society (2007a), only 30.2% of the Greek households had access to the Internet in 2007, while the average in the European Union in the same year was 54%. Furthermore, the percentage of Greeks who buy online has reached 18% of the total Internet users (Observatory for the Information Society, 2007b). Hence, research on e-quality, customer satisfaction and trust can provide a useful insight to online shop managers and support them in their aim to improve important Internet service quality aspects in order to expand the use of e-commerce in Greece.
2. Prior Research

2.1 E-Quality

Customer perceived quality can be defined as “the consumer’s judgment about a product’s excellence or superiority” (Zeithaml, 1988). Service quality in traditional service contexts has been the focus of research since the 1980s. In recent years, the well acknowledged relationship between service quality and business performance has also increased the interest in e-quality (Rowley, 2006). E-quality, has been defined by Zeithaml (2002) as “the extent to which a Web site facilitates the efficient and effective shopping, purchasing and delivery”.

Several researchers aimed to determine the dimensions of e-quality. Early work by Dabholkar (1996) postulates that the quality dimensions of technology-based services are speed of delivery, ease of use, reliability, enjoyment and control. Yoo and Donthy (2001) developed SITEQUAL, which measures website quality by proposing 4 dimensions, namely ease of use, aesthetic design, processing speed, and interactive responsiveness. Kaynama and Black (2000) proposed a model that includes content, access, navigation, design, response, background, and personalization. The WEBQUALTM model, developed by Loiacono et al (2002) focuses on the interface of a website and measures the following dimensions: information fit to task, interaction, trust, response time, design, intuitiveness, visual appeal, innovativeness, flow, integrated communication, business process, and substitutability. Zeithmal et al. (2000) describe eleven factors that influence e-quality. These are access, ease of navigation, efficiency, flexibility, reliability, personalization, security/privacy, responsiveness, assurance/trust, site aesthetics, and price knowledge.

In their work, Semeijn et al. (2005) argue that e-quality can be conceptualized by assurance, navigation, e-scape, accuracy, responsiveness and customization. Assurance is related to trust, that is important in order to have loyal customers. Online shoppers desire a standard navigation quality that is, to find what they want easily, with fast and logical maneuverability. E-scape refers to the web site aesthetics that is the use of colors, layout, pictures, font size and overall style. Furthermore, internet shoppers require accuracy, in other words to find useful and reliable information in the web site. Responsiveness measures the degree to which the consumers’ expectations of having their requests or problems answered are met. Finally, customization reflects the possibility offered to online shoppers, of meeting their personal needs.

A similar work, done by Ribbink et al. (2004), supports that e-quality comprises the following 5 dimensions:

- **Ease of use**, which is an essential element of consumer usage of computer technologies and is of particular importance for new users. In the e-commerce context, this dimension includes aspects such as functionality, accessibility of information, ease of ordering and navigation.
- **E-scape**, which refers to web site design aspects, is relevant to the website aesthetics and therefore is directly related to the website’s user interface.
• **Customization**, which is the ability of the customer to personalize the website according to his individual needs (e.g. based on past purchases and other information provided by customers). However, this may be a challenging task, because of the lack of a human touch.

• **Responsiveness**, which refers to the prompt reaction of the company to customers' requests and improvement suggestions.

• **Assurance**, which is relevant to the customer’s perceived security and privacy when using the online shop’s services. Security concerns the risk of third parties obtaining critical information about the customer (e.g. access to credit card or bank account details), whereas privacy relates to the concern about the potential misuse of personal information by marketers.

### 2.2 Customer Satisfaction

Customer satisfaction is the “result of a customer’s perception of the value received in a transaction or relationship; where value equals perceived quality” (Blanchard and Galloway, 1994). This definition of satisfaction highlights its strong relationship with customer perceived quality. The study of satisfaction had always received large attention by researchers mainly because of the plenty of benefits that are associated with its attainment. Satisfaction “heightens customer loyalty and prevents customer churn, lowers customers’ price sensitivity, reduces the costs of failed marketing and of new customer creation, reduces operating costs due to customer number increases, improves the effectiveness of advertising and enhances business reputation” (Fornell, 1992). Moreover, higher levels of customer satisfaction can lead to a reduction of the perceived benefits of alternative suppliers and hence to higher repurchase intentions (Anderson and Sullivan, 1993). Anderson and Srinivasan (2003) claim that “a dissatisfied customer is more likely to search for information on alternatives and more likely to yield to competitor overtures than is a satisfied customer”.

Spiteri and Dion (2004) after reviewing the literature found that there are two types of satisfaction, namely transactional and overall satisfaction. Transactional satisfaction is defined as “the post-choice evaluative judgment of a specific purchase occasion” while overall satisfaction is “an overall evaluation based on the total experience”.

It is widely accepted that satisfaction is closely related to consumers’ expectations, (Sheth and Sisodia, 1999). More specifically, the narrower the gap is between the consumers’ expectations and the actual performance of the product or service, the higher is the consumer’s satisfaction (Hutcheson and Moutinho, 1998). Hence, satisfaction is higher or lower depending on whether what was actually provided exceeds or falls of what was expected.

Regarding the determinants of customer satisfaction, there are studies which have found differences between the online and offline parameters that affect it (Shankar et al., 2003). For instance, the influence of brand names in an online environment can be higher, while price sensitivity may be lower online (Degeratu et al., 2000). A research conducted by Szymanski and Hise (2000) proposed that satisfaction in
the e-commerce context is affected by online shopping convenience, merchandising (product information and product offerings), site design, and financial security. Another research suggests that it is affected by convenience, product quality, value provided and product selection offered (Burke, 2002).

2.3 Customer Trust

According to Gundlach and Murphy (1993) "the variable most universally accepted as a basis of any human interaction or exchange is trust". Trust is a set of beliefs that a consumer has for some characteristics of the supplier and its possible future behaviour (Ganesan, 1994). These beliefs refer to the actual receiving of a promised service. The existence of trust is crucial for the first time of the exchange with a supplier (Doney and Cannon, 1997), but is being developed as the relationship is developed (Sheaves and Barnes, 1996) due to the additional experience that the customer acquires.

The concept of trust can have several dimensions, with perceived honesty and benevolence being the most significant ones. Honesty reflects the consumer’s belief that the supplier business is sincere and keeps its promises (Gundlach and Murphy, 1993). Benevolence indicates that the consumer assumes that the supplier business is interested in his welfare, with no opportunistic behavior and that the quest for joint benefit is its goal (Doney and Cannon, 1997). In the same line, Mayer et al. (1995) argue that customers form trusting beliefs based on the perceived competence, benevolence and integrity of the supplier. Furthermore, Lin and Wang (2006) claim that trust is a sequence of beliefs that deal with the integrity (supplier’s honesty and promise keeping), benevolence (supplier’s caring and motivation to act in the consumer’s interest), competence (capability of a supplier to accomplish what the consumer needs) and predictability (supplier’s behavioural consistency) of a supplier.

The above components of trust apply in all markets but it must be pointed out that trust is even more critical in e-commerce (Chiou and Shen, 2006), since it can be characterized as “an excursion beyond the unknown into the unknowable” (McKnight and Chervany, 2002). Handing over sensitive information to online companies can be proved harmful for consumers, since on several occasions companies used their customers’ information to target groups and promote products on behalf of advertisers or even rented the information directly to advertisers. Furthermore, there is a number of online customers that distrust the nature of Internet and online shopping (Schoder and Yin, 2000), a fact which is more evident in markets with low internet penetration rates, such as that of Greece. Hence, online trust could be described as “the degree of confidence customers have in online exchanges or in the online exchange channel” (Ribbink et al., 2004). In such an environment, the establishment of trust can diminish the perceived risk of using a service.

A wealth of work has been reported in literature aiming on the investigation of trust determinants in e-commerce. Trust is linked to information provided to customers (Zeithaml et al., 2000), seals of approval (Urban et al., 2000), evidence such as
background information about the company (Kayama and Black, 2000), the design of the user interface (Roy et al., 2001) and the reputation and company size (Doney and Cannon, 1997). Safety, credibility and security determine online trust according to Selnes (1998). Gummerous et al. (2004) finally suggest that online trust may depend on past experiences of service quality, cues from the website or recommendations from others.

The causal relationship between e-quality and trust was the focus of research made by Hennig-Thurau and Klee (1997), Janda et al. (2002) and Kaynama and Black (2000). They all reasoned that e-quality can be an antecedent of online trust. Furthermore, in the e-commerce context trust has been discussed in relation with e-satisfaction. Gwinner et al (1998) and Singh and Sirdeshmukh (2000) for example, argue that the development of trust may depend directly on perceptions of satisfaction.

3. Research Methodology

3.1 Research Model and Questionnaire Design

An explanatory research approach was adopted in order to examine and explain the cause-and-effect relationships between e-quality, customer satisfaction and trust and therefore attain the objectives of our research. This was accomplished through field research by utilizing an interviewer-administered questionnaire. The questionnaire was developed by largely adopting the constructs used in the research of Ribbink et al. (2004) on the relationships between e-quality, customer satisfaction, trust and customer loyalty. They designed their measures for e-quality and satisfaction based on the work of Zeithaml et al. (2000), while trust was measured by developing their own items. This instrument was considered suitable for our research objectives due to the fact that it is heavily influenced by widely accepted work on these subjects. Furthermore, e-quality is conceptualized by 5 dimensions, namely ease of use, e-scape, responsiveness, customization and assurance, to which there is a general convergence among authors and whose definitions are given in section 2.1. As a result of this, the questionnaire used for field research comprised 24 items allocated into the following 3 distinct sections:

- **E-Quality**: 15 items divided into 3 items for each of the 5 measured dimensions
- **Satisfaction**: 4 items
- **Trust**: 5 items

Each item was assessed by a seven-point Likert-type scale indicating the respondent’s strength of agreement and ranging from 1=“I strongly disagree” to 7=“I strongly agree”. Moreover, there was an additional section aiming to capture the demographic data of the survey respondents, including gender, age, educational level and monthly income.

Therefore, the hypotheses tested are the following:
H1: E-quality (ease of use, e-scape, responsiveness, customization, assurance) is significantly and positively associated to customer satisfaction.

H2: E-quality (ease of use, e-scape, responsiveness, customization, assurance) is significantly and positively associated to customer trust.

H3: Customer satisfaction is significantly and positively associated to customer trust.

The conceptualization of the hypothesized research model is depicted in Figure 1.

Figure 1. Hypothesized conceptual model

3.2 Sampling

The questionnaire was initially pilot-tested by 4 managers of Greek online shops who were contacted by e-mail and the managers of 3 Greek companies developing e-commerce software and 5 online shoppers, who were approached by direct contact. The results of the pilot test proved to be very satisfactory, since all the respondents found the questionnaire items understandable, while no blurring questions that would have to be rephrased were found. Furthermore, there was no respondent who hesitated to answer any question for any reason.

The main research target sample consisted of online shoppers in cities located in the Greek region of Thessaly. The survey took place between January 2008 and May 2008. Respondents were approached randomly at central locations of the cities. They were first asked a filtering oral question to establish whether they have purchased a product or service online at least once. Respondents answering...
positively were then asked to fill in the questionnaire considering an internet shop of their choice. The resulting sample comprises 171 valid questionnaires, a size which is considered satisfactory, given the low penetration rate of online shopping in Greece.

4. Analysis

As it can be seen from Table 1, which includes the demographic characteristics of the respondents, the majority are young, highly educated and have a relatively low monthly income. This profile is very close to the Greek online shopper profile, as described by surveys about online shopping in Greece (e.g. Observatory for the Greek Information Society (2007b)). This fact makes the research sample sufficiently representative in order to draw generalized conclusions, regarding the Greek population.

Table 1. Sample Demographic Frequencies

<table>
<thead>
<tr>
<th>Measure</th>
<th>Item</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>18-25</td>
<td>80</td>
<td>46.8%</td>
</tr>
<tr>
<td></td>
<td>26-35</td>
<td>64</td>
<td>37.4%</td>
</tr>
<tr>
<td></td>
<td>36-45</td>
<td>20</td>
<td>11.7%</td>
</tr>
<tr>
<td></td>
<td>46-55</td>
<td>7</td>
<td>4.1%</td>
</tr>
<tr>
<td></td>
<td>56+</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Gender</td>
<td>men</td>
<td>82</td>
<td>48%</td>
</tr>
<tr>
<td></td>
<td>women</td>
<td>89</td>
<td>52%</td>
</tr>
<tr>
<td>Education level</td>
<td>Elementary school</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>High school</td>
<td>17</td>
<td>9.9%</td>
</tr>
<tr>
<td></td>
<td>Student</td>
<td>35</td>
<td>20.5%</td>
</tr>
<tr>
<td></td>
<td>University degree</td>
<td>76</td>
<td>44.4%</td>
</tr>
<tr>
<td></td>
<td>Postgraduate degree</td>
<td>30</td>
<td>17.5%</td>
</tr>
<tr>
<td></td>
<td>other</td>
<td>13</td>
<td>7.6%</td>
</tr>
<tr>
<td>Monthly income</td>
<td>Below 800 €</td>
<td>61</td>
<td>35.7%</td>
</tr>
<tr>
<td></td>
<td>801-1500 €</td>
<td>82</td>
<td>48.0%</td>
</tr>
<tr>
<td></td>
<td>1501-2500 €</td>
<td>23</td>
<td>13.5%</td>
</tr>
<tr>
<td></td>
<td>Over 2500 €</td>
<td>5</td>
<td>2.9%</td>
</tr>
</tbody>
</table>

Inter-item analysis was used to verify the satisfaction and trust constructs and e-quality sub-constructs for internal consistency and reliability. More specifically, the Cronbach’s alpha (Cronbach, 1960) was calculated for each one of them and it was found to range between 0.723 and 0.897 (Table 2). Thus, all constructs and sub-constructs exhibited over 0.7 reliability level, which is the minimum level for acceptance (Nunnally, 1967).
Table 2. Internal reliability analysis of e-quality, satisfaction and trust constructs

<table>
<thead>
<tr>
<th>Construct</th>
<th>Cronbach’s alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfaction</td>
<td>0.882</td>
</tr>
<tr>
<td>Trust</td>
<td>0.764</td>
</tr>
<tr>
<td>E-quality</td>
<td></td>
</tr>
<tr>
<td>ease of use</td>
<td>0.853</td>
</tr>
<tr>
<td>e-scape</td>
<td>0.897</td>
</tr>
<tr>
<td>responsiveness</td>
<td>0.723</td>
</tr>
<tr>
<td>customization</td>
<td>0.751</td>
</tr>
<tr>
<td>assurance</td>
<td>0.870</td>
</tr>
</tbody>
</table>

Multiple regression analyses were conducted to test the hypotheses. The first regression model examined the relationship between the dimensions of e-quality (ease of use, e-scape, responsiveness, customization, assurance) and customer satisfaction. As it is shown in Table 3, all the e-quality dimensions have a significant positive effect on customer satisfaction. Additionally, 59.6% of the satisfaction variance is explained by the independent variables. Therefore hypothesis H1 has been confirmed.

Table 3. Regression analysis for H1

<table>
<thead>
<tr>
<th>Independent variables</th>
<th>Standardized coefficients (Beta)</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>-.087</td>
<td>.150</td>
</tr>
<tr>
<td>Gender</td>
<td>-.058</td>
<td>.248</td>
</tr>
<tr>
<td>Education</td>
<td>-.015</td>
<td>.787</td>
</tr>
<tr>
<td>Income</td>
<td>.146**</td>
<td>.027</td>
</tr>
<tr>
<td>Ease of use</td>
<td>.268***</td>
<td>.000</td>
</tr>
<tr>
<td>e-scape</td>
<td>.212***</td>
<td>.002</td>
</tr>
<tr>
<td>Responsiveness</td>
<td>.159**</td>
<td>.028</td>
</tr>
<tr>
<td>Customization</td>
<td>.187**</td>
<td>.018</td>
</tr>
<tr>
<td>Assurance</td>
<td>.200***</td>
<td>.006</td>
</tr>
</tbody>
</table>

Dependent variable: Satisfaction, Adjusted R²=0.596

*** Coefficient is significant at level 0.01 **Coefficient is significant at level 0.05 *
Coefficient is significant at level 0.1

The second regression model examined the relationship between the dimensions of e-quality and trust. As it is illustrated in Table 4, customization is the only dimension that is statistically significant and has a positive effect on trust. Furthermore, 20.8% of the trust variance is explained by the independent variables. Therefore hypothesis H2 has been partially confirmed.
Table 4. Regression analysis for H2

<table>
<thead>
<tr>
<th>Independent variables</th>
<th>Standardized coefficients (Beta)</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>-.081</td>
<td>.340</td>
</tr>
<tr>
<td>Gender</td>
<td>-.159**</td>
<td>.024</td>
</tr>
<tr>
<td>Education</td>
<td>.010</td>
<td>.902</td>
</tr>
<tr>
<td>Income</td>
<td>.142</td>
<td>.122</td>
</tr>
<tr>
<td>Ease of use</td>
<td>.145</td>
<td>.140</td>
</tr>
<tr>
<td>E-scape</td>
<td>-.036</td>
<td>.708</td>
</tr>
<tr>
<td>Responsiveness</td>
<td>-.066</td>
<td>.510</td>
</tr>
<tr>
<td>Customization</td>
<td>.352***</td>
<td>.002</td>
</tr>
<tr>
<td>Assurance</td>
<td>.144</td>
<td>.152</td>
</tr>
</tbody>
</table>

Dependent variable: Trust, Adjusted $R^2=0,208$

*** Coefficient is significant at level 0.01  **Coefficient is significant at level 0.05  *Coefficient is significant at level 0.1

Finally, the relationship between satisfaction and trust was examined. Table 5, shows that satisfaction has a statistically significant positive effect on trust. Furthermore, 10.8% of the trust variance is explained by the independent variables. Therefore hypothesis H3 has been confirmed.

Table 5. Regression analysis for H3

<table>
<thead>
<tr>
<th>Independent variables</th>
<th>Standardized coefficients (Beta)</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>-.088</td>
<td>.287</td>
</tr>
<tr>
<td>Gender</td>
<td>-.099</td>
<td>.177</td>
</tr>
<tr>
<td>Education</td>
<td>-.001</td>
<td>.992</td>
</tr>
<tr>
<td>Income</td>
<td>.109</td>
<td>.243</td>
</tr>
<tr>
<td>Satisfaction</td>
<td>.326***</td>
<td>.000</td>
</tr>
</tbody>
</table>

Dependent variable: Trust, Adjusted $R^2=0,108$

*** Coefficient is significant at level 0.01  **Coefficient is significant at level 0.05  *Coefficient is significant at level 0.1

5. Conclusions

The first objective of the research presented here was to examine whether e-quality influences customer satisfaction in the e-commerce sector in Greece. The analysis of the research data showed that e-quality is a major predictor of customer satisfaction, with all 5 e-quality dimensions of the chosen instrument having significant effects. These results agree with those of Ribbink et al. (2004), who used the same instrument. It can also be claimed that similar results were found by Szymanski and Hise (2000) and Van Riel et al. (2004), despite the fact
that these authors examined the relationship between e-quality and customer satisfaction in different contexts.

The great influence of e-quality on customer satisfaction is something that was largely expected, given the relatively low penetration rates of internet and online shopping in Greece, a fact which increases the importance of all the quality related customer satisfaction drivers. Among the e-quality dimensions, ease of use, e-scape and assurance were proved to have the greater effect on customer satisfaction. This means that issues relevant to the website interface navigation and aesthetics as well as security and privacy must be looked very closely and dealt with efficiently by managers of e-commerce software developing companies and internet shops. Having said that, issues relevant to the ability of the customer to personalize the website according to his individual needs as well as to the prompt reaction of the internet shop on customer requests must by no means be neglected, since customization and responsiveness were also proved to contribute significantly to customer satisfaction.

The second objective of this study was to examine the effect of e-quality on customer trust. Rather surprisingly, the only e-quality dimension that proved to have a significant positive impact on trust was customization. This could be possibly explained by the fact that customers, who feel that their personal needs are met through customization, think that the online shop cares for their requests and therefore can be more easily trusted. Our results partially contrast those of Ribbink et al. (2004), who found that apart from customization, assurance has also a vital role towards the development of customer trust. E-quality was found to be a predictor of customer trust in the work of Harris and Goode (2004), Hennig-Thurau and Klee (1997), Janda et al. (2002) and Kaynama and Black (2000).

Our final objective was to investigate the impact of customer satisfaction on trust. The analysis has shown that satisfaction contributes significantly to the establishment of customer trust, a result that was also found by Ribbink et al. (2004). Furthermore, the close relationship of these two constructs was also attested by Gwinner et al (1998), Harris and Goode (2004) and Singh and Sirdeshmukh (2000).

Overall, customer satisfaction and trust are of paramount importance in e-commerce. Therefore, it is of great importance for internet shop managers to understand what their drivers are. E-quality has certainly a role to play towards this direction. The present study produced useful findings, which can be utilised by e-commerce managers in Greece towards the development and implementation of practices that will lead to satisfied and trusting customers. More specifically, managers should by all means secure that their products and services are of high quality, giving particular attention to customization as it can drive to trust. Having said that, the ease of use of the website, its delightful design and the responsiveness and assurance of the online shop must not be neglected whatsoever, since they are salient factors for the development of satisfied customers. Furthermore, the findings relevant to the ease of use and e-scape quality dimensions must also be looked at by the managers of companies...
developing e-commerce software and websites, since issues such as the attractive layout and the easy navigation of a website are also part of their responsibilities.

6. Limitations and Suggestions for Further Research

Despite the important findings described in this study, there were also several limitations, which if are dealt with efficiently will lead to more easily generalizable outcomes. Firstly, despite having a satisfactory sample size, given the penetration rates of internet shopping in Greece, a larger sample size could possibly lead to more reliable estimates. This could be achieved by replicated the study all over Greece and perhaps by also covering additional internet service settings (e.g. internet banking, informational portals). Furthermore, it was a research design decision that respondents were asked to evaluate a single internet shop of their choice. As a result of this, it is likely that respondents who are dissatisfied or do not trust an internet shop did not choose it for their evaluation. Thus, these respondents may not be well represented in the sample. Another limitation stemming from the same research design decision is that the open choice of internet shops may have led to a heterogeneity, which is not controlled. Asking respondents to evaluate a limited number of specific internet shops would deal with this problem to a certain extent. Finally, the observed variance in trust is only partially explained by e-quality and satisfaction. This shows that further research into the determinants of trust is required.

The possibility to generalise the results to other countries with different characteristics (e.g. countries with higher or lower internet penetration rates or online shoppers’ percentage than those of Greece) needs to be verified, by executing similar research projects. Furthermore, in order to investigate under a more holistic approach e-quality, a future study could also examine added dimensions that influence customer satisfaction and trust. Moreover, important findings can be made if the role of satisfaction and trust as mediating factors between e-quality and customer loyalty is examined. Finally, the incorporation of online customer switching costs in the examined model can also lead to significant conclusions.

References


