

How E-Security and E-Trust impact on E-Service quality in Online Shopping : A case of eBay United Kingdom

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Abstract- *This research sought to explore the extent e-security and e-trust impact service quality on online buying among customers using a case of eBay e-retailing platform. This was necessitated by the worrying increase in online fraud coupled with personal data getting into wrong hands. Such developments have created anxiety among online shoppers negating the gains that could be made in adopting online facilities as marketing tool. The research was based on interpretive stance of the philosophical knowledge of inquiry adopting subjective approaches to gather data through group discussion and in-depth interview where a total sample of four(4) for the in-depth interview and six(6) for the focus group discussions. The frame was people between the age group of 20-35 living within Cardiff and have made purchases from eBay within a two month period. This research found insights which were far reaching, confirming that of e-service quality is dependent on e-security and e-trust, without which satisfaction will be void. The research also identified other e-service quality pre-requisite variables including; item origination, delivery of item, reviews on product and seller, return policy, item description, types of e-security and e-trust.*

Keywords- *E-retailing; E-security; E-trust; Service quality*

1. INTRODUCTION

The retail sector has experienced tremendous transformation over the period through the power of the internet. The expectations were and will continue to be, how such facility, thus the internet could be utilised harnessing all its potentials to identify and satisfy the requirements of customers. Also, how to anticipate the possible future needs of such customers. This is to enable the design of marketing responses to match customer preferences and attributes for satisfaction (Wang et al 2001)[44]. These responses are embedded on adding attributes both tangible and intangible to augment the offer to these customers not just to satisfy but to delight them if possible.

The modern world of business must accept that, it has become almost impossible to separate product from services. Augmenting the customer experience with superior service standards is invaluable however, it is imperative to appreciate business dispensation in this modern world of information age and the consequent impacts on business performance and the resultant sophistication of consumers and their expectations.

Service quality is purely base on the judgement of customers. These judgments are on the sails of how organisation matches its capabilities with the expectation of customers (Wilson et al 2008)[46]. The level of competition have actually given the credence to service standards, and most importantly how companies will have to manage their standards meeting customer expectation. Kotler and Keller(2009) indicated that the performance of

a company is how well it uses and manages the marketing concept and went on to indicate the importance of segmentation, targeting and positioning. Positioning a business by means of technical know- how alone has lost its importance as the developments in technology make it easy for a competitor to leapfrog, diminishing that competitive advantage. Further, strong branding according to Gilighan and Wilson(2007) can be a unique selling preposition when expresses behavioural and status associations. However, Forrester Research in 2010 shows that brand loyalty among consumers is fading and cannot be a pivot for competitive advantage.

The internet, having its origin from the USA military's ambitions and quest for supremacy, championed by the then President Eisenhower, resulted in the formation of the Advanced Research Project Agency(ARPA) in 1958 to coordinate research programmes of the branches of Department of Defense (DOD). Universities were involved and were connected to the ARPA headquarters via ARPANET in the late 60's. Bringing onboard other universities caused the development of satellite technology for wireless communication among the institutions. Some European countries joined and this brought the thought of connecting countries network together by developing technologies and protocols for data transmission internationally. The National Science Foundation took active role to expand the ARPANET which later with the help of other universities developed the NSFNET, this has developed over-time into full internet (Bandyopadhyay, 2002)[1].

The internet as a super high way has influenced almost every aspect of society. The most predominant of such influence for the purposes of this review, it is the business operation capabilities marketing offers to organizations. The internet has created a huge platform for companies, reaching global customers of diverse cultural backgrounds with a form of personalized messages and services hence, globalization.

The most worrying consequence of the “www” is the security issue relating to e-retailing and transactional function. Online transaction connects three parties which are the buyer seeking for a product to satisfy a need. The seller also providing varieties of offers to possibly meet the needs of the customer and the third party is the financial institution that facilitates the payments electronically (Badyo-padyay, 2002)[1]. This is where online security becomes very paramount and crucial. Whyte (2001)[45] categorised online security into three aspects... security policy, security systems and security technologies.

Security policies are to indicate what is acceptable and the processes to follow to complete a transaction. The security systems look at the infrastructure of giving access, authentication and the key management. The security technologies look at the performance and reliability, network and access channels including algorithms appreciating that these require some level of financial commitments (Badyo-padyay, 2002)[1]. This however, means that despite the fact that e-retailing may possess much business opportunities, these issues tend to be negating factors for success. Therefore a balance approach of critical evaluation cannot be overemphasized. Nonetheless, the opportunities and limitation of e-retailing is largely dependent on the company and how stringent marketing concepts are modelled to achieve set objectives.

The business of eBay is purely online platform facilitating retailing by either outright sale of items or by means of bidding. The global customer base of eBay is said to be around 233 million with market presence in 37 countries, this include the United State of America. EBay was established in 1995 by Pierre Omidyar (eBay, 2012).

Transactions on eBay daily is said to be millions of items listed, different product categories such as antiques, toys, books, computers, sports, photography and electronics, amongst many others.

2. LITERATURE REVIEW

Online transaction has become a dominant force to reckon with as far the retailing sector is concerned. Organizations both big and small have all take advantage of such positive trend by deploying all sort of marketing strategies to win the custom of people online. This suggest a steady drift from motor and brick which is gradually becoming unpopular especially in developing countries. Technological development is offering all the technical

platforms for website sites to be highly interactive, which means, just site interactivity may not have much proposition to the customer in modern day online shopping. The gratification motivation was also argued by Eighmey and McCord (1998) based on the view that, the www has the power to inform and entertain users which therefore motivate online shoppers. They explained that, there is a personal involvement which is the degree of personalisation and continuing relationship relating to whether or not users will return to a web site. This idea does not really explain how the actual motivation will be achieved and the real elements that gratify online customers.

2.1. Customer Expectation For Online Shopping

The exploration by Korgaonkar and Wolin (2002)[28] into online shopping motivations, revealed seven distinct motivators. These are social escapism relating to enjoyment or entertainment, transactional-based security and privacy, information, interactive control, socialisation, non-transactional privacy and economic motivations. Whiles these may not be new motivators, there is the confirmation that earlier motivators identified, holds in explaining what attract and motivate consumers to shop online. However, it must be noted that, current social change and sophisticated nature of consumers may mean just these variables may not be exhaustive in such discuss Online transaction is saddle with many challenges but the key among them are security and trust. The value of service as an offer to customers is based on the premise that, the acts, deeds and most importantly performance of the service the provider take customers through, have certain determinants or dimensions that when well managed creates quality and a stronger selling preposition in the exchange process as indicated in the framework of Parasuraman(1988)9. Service quality is consumer judgment of total excellence and superiority of services by a business entity (Zeithml, 1987). Gronoos, (1982, 1990) and Parasuraman et al (1985) argued that, service quality is based on multiple dimensional variables important to the customer in assessing the entire service delivery. These may include speed, staff and system responsiveness, flexibility and assurance. Conversely, service quality multiple dimensions do not have particular agreement in nature (Brandy and Cronin, 2001). Zeithaml et al (2000) indentified by means of focus group additional criteria used by customers in assessing e-service quality include ease of navigation, security, privacy, personalization and customization, flexibility, efficiency, site aesthetics and price knowledge. In the same vein, Chen and Well (1999) also identified entertainment, informativeness and organization as the dimensions online shoppers use to measure e-service quality.

However, it is important to note that the business function thrive within a social environment, hence such

environment long term sustainability requires trust between the parties involved. Trust is explained as the specific situation of belief that influences the behaviour of people (Schurr and Ozanne, 1985).

2.2. E-Trust

Trust is therefore understood to be in three variances which are; ability, benevolence and integrity (Blau, 1964; Griffin, 1967) While this thought might have been expressed in an era where online business was not thought of or just considered to be an illusion, it still holds value and adds to knowledge of modern day online business transactions. This is because, online companies in winning customers trust must show beyond reasonable doubt that their systems are rigorous enough to foil attempts by criminals and protecting the privacy and financial details of the customer. There must also be the benevolence of treatment in a fair way such as information and product details being truthful and real. The integrity of honouring promises is also important in the effort to ensure trust among customers in the virtual market space.

2.3. E-Security

Better Business Bureau US (2001) calls for the use of 'trust' marks considered as e-seal on trading websites to indicate to the customer, an adherence to privacy issues, what information is gathered on them and how such will be used. This is what could be termed as '*e-security seal*' representing authenticity and genuineness of all information, interactions and transactions.

E-security seals are considered as symbols, signs or logos put up by third party as representation of credibility assurance to support building consumer trust and re-enforce confidence (Kimmery and McCord, 2002; Yoon, 2002) as cited by Ho and Oh (2009). Such elements are third-part assurance web seals. Third-party organization endorsement or third party privacy are all trust relievers giving some sort of assurance to the customer. In fact online security does not also requires just system configuration but also an endorsement by a third-party associated and known of protecting customers online transactions by displaying symbols known to customers as evidence of e-security. However it is wealth noting that no clearly identified symbol has been mentioned by the study and there may be limitations on the significance of third- party seal used between markets, countries and even continent. Lee and Turban (2001) also argued that, there is no opportunity for customers to check quality of online products physically as well as safety and security test of how personal details will be protected especially those on financial details. Such may then extend the argument of achieving full security assurance in online transaction. Similarly, as there is no visible presence of trustworthiness standards for customers to differentiate the legitimacy and credibility of the online company and by extension the third party endorsement.

Consequently, security seals used, require a level of compliance to certain standards established by the third-party security accreditation which according to Ho and Oh(2009)[20] seek to reduce such repeated fear of credibility (trust) and security. However the extent to which third-parties security seals enforcement to the adherence of such standards by e-vendors in the interest of customers is very much unknown and even how checks are made on expiration periods cannot be directly assessed by the customer. Which still linger some doubts in the minds of customers.

3. METHODOLOGY

This research applied the use of two different types of interviews to facilitate the interpretive stance taken as the ontological view of exploring the issues relating to how e-trust and e-security affect service quality in online transactions a case of eBay. These were focus group interview and in-depth interviews.

The focus group discussions preceded the in-depth with the premise that, the discussions will facilitate the design of the in-depth interview especially developing appropriate questions and how the other issues like anxiety and being more open in responses could be managed.

3.1. Focus Group Discussion

The group members were basically chosen using a blend of convenience and snow ball sampling technique. respondents recommended others who may be of use. This was actually influenced by the 8-point guide developed by Creswell (2007, p. 132-133)[8]. The interviewees were purposefully knowledgeable in how transactions are done on eBay as they should have done it before. The group members were very much similar in many ways like age brackets, level of education and all leaving in Cardiff. Their dynamics were very cooperative as Creswell (2007)[8] suggested is necessary to facilitate rich contributions. Though there were the issue of certain characteristics that were a bit personal hence altered to generate acceptance of group members as they knew each other.

Creswell(2007)[8] advices the use of adequate recording. The entire section was tape recorded to enable the flow of the conversation and to avoid unnecessary interruptions and respondents were briefed before proceedings of the discussion. A discussion guide was designed to aid the interviewer spelling out the topics to be discussed. The indication of Sampson(2004) of refining questions actually provided good direction as some of the interviewees were not familiar with some of the terms in the topic for discussion so that the researcher had to make refinement to facilitate understanding and good discussions. The venue for the discussion was actually one of the halls at a Church premises which was not very quiet and there were some level of obstruction which the

researcher feel has in a way affected the process contrary to what Creswell (2007, p.133)[8] advised of using a quiet place.

A total of six group members were recruited to participate. This was done by sending an email to them requesting their participation and the reason for this research. It was good that this humble request was honoured by the all the respondents

The participants were made up of students living in Cardiff who have bought an item on eBay for a least two four times. They were made up of two high school graduates preparing for university admissions. One was still in final years of high school. Two were post graduate students and one has just completed post graduate studies.

3.2. In-depth Interview

The research also adopted the use of in-depth interview to further explore some of the emerging themes identified during the focus group discussions. It was intended to further make inquiry into other areas of interest as per the objective of the study which requires a personalised interaction with respondent. As noted by Jankowicz(2005)[22] in-depth interview eliciting data is largely based on skills which facilitate the getting of data that would not have been possible to get in other forms of interview.

The researcher undertook a total of three different in-depth interview spanning a period of between 30 to 50 minutes. The contact method used was skype-video chat. This was considered to be much flexible and it helped reduced the difficulty of nonresponse among respondents. This was because the internet based interviewing facilities are viable options for researchers (Jankowicz 2005)[22] . This could be concluded that it is because the internet facilities reaching respondents across the globe. Two participants were living in UK and one in USA.

4. DATA ANALYSIS

There are different types of approaches usable in presenting findings and analysing qualitative data. According to Creswell(2007)[8] five different approaches may come to mind and these include; narrative research analysis and representation, phenomenological analysis and representation, grounded theory analysis and representation, ethnographic analysis and representation and case study analysis and representation. While these may be applicable to qualitative research, it important to note that, whichever approach used may have its own strengths and flaws depending on what the research is to achieve at the end of the day. As indicated by Creswell (2007, p.151)[8] there is no precisely defined approach that could be used for a particular purpose. Dey(1993) also expressed that, qualitative researchers learn along the process. However the research sought to adopt an approach which may be suitable and relevant in exploring behavior which to a large extent cannot be quantified.

The data analysis spiral framework by Creswell (2007)[8] gives a distinctive guide as to how the generated data could be handled for better results. This framework breaks the activity into four levels which are:

- i) managing collected data by way of organising files and units,
- ii) reading and memoing by reflecting and writing notes,
- iii) describing, classifying and interpreting by putting into context, categorising and comparing
- iv) representing and visualising by way of matrix and propositions

This framework facilitated the researcher's choice of using narrative research analysis and representation to create understanding in a narrative perspective, as expressed by Creswell (2007)[8]. This was because the research was to explore how online security and trust impacts e-service quality on eBay. Furthermore, the interviews both the focus group discussion and in-depth interview carried out generated opinions and views of respondents having similarities in significance. As indicated by Saunders et al (2007)[41] interview generates an array of data, rich enough to produce a deeper understanding of a social phenomenon.

The narrative research analysis approach of analysing qualitative research is expressed to be in two perspectives; analytic process and the three dimensional space approach aimed at identifying themes(Creswell, 2002). This was intended to help in a triangulation with issues raised in existing literature to frame the proposition of areas of impact in the service quality dimensions based on e-security and e-trust

5. RESULTS

The results for the research were from two perspectives of research instruments usage, which were focus group discussions and in-depth interviews.

Discussion Topic I: What determines service quality on eBay?

Respondents gave varying opinions on what they feel define quality to them in making purchases on eBay. These depicted their level of perceptions, as different quality variables were mentioned based on their individual definitions and inclination on the matter.

The most common descriptions that came up were the origination of the item they intend purchasing. The reason given was that, there were some places where, when it is the origination of item the level of service delivery is very bad or better still unsatisfactory. An example of China was given with the prove been that, a past experience of purchase from china on eBay was never delivered. This has influences negative perception and a thinking of possible reoccurrence.

In other instance, price was also given as an influencing factor though not major in assessing service quality on purchases via eBay.

However, package delivery period was said to be a determinant of service quality. The reason given was that, purchases were influenced by particular personal factors, and that, the motivation of the purchase may be to meet a particular need with in a particular time frame. So that when packages were not delivered within such time frames, the whole purchase becomes useless. Therefore to assess the level of quality of service the delivery is a major factor.

Another variant that the research identified in determining service quality, is past experience of customers in other words, word of mouth recommendations in the form of reviews of similar purchases and most importantly on the performance of the seller. The researcher found that the content of the reviews actually reflect the level of service quality given to previous customers. Since quality is largely based on perception when mentality and inclinations are framed in a particular way, it re-enforces what is acceptable and what is not hence determining satisfaction.

Whiles reviews may serve for this purpose, a respondent expressed that such may not be always reflective of the reality of e-service quality. This is because the seller might have improved on the performance meaning past occurrences may not necessarily occur again. On the other hand, such a review could have been created by people who have not actually done real assessment of the level of service quality. So reviews may not be a strong determinant.

Product Description was also realised as determining service quality on eBay. Online shopping is characterised with lack of physical inspection and trying. Therefore, the level of description given goes a long way to enhance the quality of service determination. The example given was that, when items are having good description there will not be the need to return as you know what you are buying and preconception of assurance is gained so that level of satisfaction will be high and vis-versa

Topic IV: How important is online security to you when making purchases online and eBay in particular?

Online security came out to be an important subject matter in fact to all the participants during the discussions and the interview. However, they all gave varying meaning as to how they perceive online security and how they assess what constitute safe shopping environment and what not.

Some said they look at the type of personal data requested and match that with what they know to be the norm. For instance, when making payments it is the last three digits that are normally asked for if you have ever bought on eBay but a new customer would have to set up an account. Therefore, as an existing customers when you are been asked to provide all personal and bank details you should be suspicious and know that security may have been compromised.

Others also indicated that there must certain third party logos or symbols to give assurance of authenticity and secured shopping environment. When you are asked to send some details by email outside eBay system also means there is a security threat giving bad indication hence dissonance.

There was also a new insight that security online is assured by the compliance to the distance selling act. This act some of the respondents say gives them peace of mind because they know they can easily fall on the legal protection for any redress as and when it becomes necessary. This is because the transaction is not taking place anywhere else apart from eBay and it is eBay's responsibility to make all sellers comply by that act

Projective technique Used: Mapping Security against Trust

A bipolar mapping was use by respondents to determine the values the place on e-security and e-trust.

Most of the respondents indicated that, the two variables work in tandem. However, e-security is more of a determining variable for e-trust though their complementary assurances are important to ensure better service deliver and consequently satisfaction.

Discussion Topic II: What were your expectations as customer when buying on eBay?

The research identified different customer expectations in terms of service quality when buying on eBay. The common of those were details description of products that the buyer will understand using plain language. This is because they expect to get exactly what they ordered and will not accept anything else.

Another expectation was prompt delivery of items and there should not be any excuses of unnecessary delays. The reason given was that, the estimated time of delivery is used to judge quality of service hence, expect it will be strictly be within such time frame.

The returns policy was also mentioned as an expectation. The explanation given was that, anything could go wrong with online purchases especially on eBay so sellers must make it possible for buyers to return an item in the event of any mishaps.

Discussion Topic III: The significance of E-security and E-trust on e-service quality?

The research realised a unanimous consensus of the significance of e-security and e-trust in making purchases on eBay.

Narratives of past experiences of delays with confirmations for payments made were raised by one participant compelling him to transfer all his money in the account used effect the payment for fear of theft.

Another concern raise was also to do with how some sellers adjust their bidding with the hope of exploiting unsuspecting customers who may want to bid for an item. There was the revelation that some of the biddings are such that the winning bidder something gets messages that the product bided for is out of stock. This according

to the participants happens when winning sale price is low. This is an important weighting for e-trust on eBay that the participants were very serious about. Again the research identified that there were concerns of failure to deliver bought items at some times. A participant gave an instance where he bought an MP4 which never came to his address raising more scepticism of trust.

Instrument two Results: In-depth Interview

The interview was to aid generating further understanding of the issues raised during the discussions. This was getting other dimensions of the topics discussed in terms of the reason for purchases on eBay, what the expectations are, how service quality is assessed and what constitute security and trust on eBay.

The questions asked respondents were based on the discussion topics but were altered to suit individual respondents for the in-depth interview.

Themes From Discussion Session and Interviews

The research revealed certain prevalent themes which tell the story of the entire discussions and the in-depth interview. These the researcher found to be as a result of personal characteristics of the participants and respondents and their past experiences in making purchases on eBay. This culminates into the framework of the three-dimensional space as expressed by Clandinin and Connelly, (2000) cited by Creswell (2007)[8].

For ethical purposes only the first names are used as agreed by the participants and respondents.

Theme one: Item Origination

The origin of the item affects the trust and how secure the purchase experience is perceived hence determining the quality of service and process the customer is taken through from payments till the item gets to the address of the customers.

Kobby: *I bought an MP4 from a seller I China and the item never came.*

My past experience has taught much lesson so I now look at the origination of the product... ehm..... and the seller is, before I commit to purchase

This shows that certain place indicated on eBay as item origination have failed the test, hence not winning the trust and confidence of shoppers.

As Parasuraman et al (1985) explained, service quality is based on multiple dimensions consisting of variables important to the customers in assessing the entire delivery. In this case the seller was not able to provide the customer with tangible attributes required to determine positive standards hence dissatisfaction.

Theme two: Delivery of items

The level of service quality is determined by an assessment of customer expectations matched against actual service delivery as expressed by Parasuraman et al (1988). Gronroos, (1984, p.37) also indicated what he term as "total service quality" is the difference between customers' service expectations and perceptions

This research identified that when and how items are delivered to customer's address is of paramount importance. In this study it was also seen that, customers will mostly be influenced to buy when the delivery is free of charge.

Isaac: *I really appreciate free delivery because that means the final payment will not be more.*

Prince: *I also look at free delivery and that even at times makes my buy impulse.*

In-depth interview response on delivery;

[14:09:18] **Veronica** : *free shipping*

Furthermore, service quality is judged by customers using different variables at the same time. As indicated by Czepiel et al, (1986) and Fisk et al, (2004). Multi faceted variables were brought up during the research by participants on delivery. There was also an issue of timely delivery of items and not only delivering free of charge.

Prince: *The duration between purchase and delivery is also very important thing I look for*

Isaac: *I also look at how soon I will get the product after I have bought it so I consider the estimated delivery period before I buy*

It is like the farther the origination of the item the higher the likelihood that I will not consider buying because..... it will mean it might not come on time and also I may have to pay more before getting the product.

In-depth interview responses;

[21:47:06] **leticia:** *if am to use it for an occasions i will like it b4*

[21:47:45] **leticia:** *and if am available at the time the product will be delivered*

These confirm the assertion by Gronroos(2001)[17] that customers seek for benefits and that is what they pay for. This means that, the purchase made by customers is to help accomplish their motivations however a delay in the delivery may mean poor service standards which in effect depletes the trust between online shoppers and eBay.

Theme three: Reviews on product and seller

There was also the issue of reviews on item and seller as influencing service quality. The responses indicated that, the performance of a seller on service quality standards is largely, determined by the reviews previous customers have made. This, they said projects a picture of the level of satisfaction to be gained, when buying from that particular seller. Further, the quality and real benefit an item is capable of offering to a buyer is also to an extent reflective in the reviews. Gronroos(2001)[17] expressed that customers look for benefits both tangible and intangible. This means not only the item that will satisfy the customer, but also the intangible services adding augmentation, counts a lot.

Charlie: *My expectation is largely influenced by reviews the seller has from previous customers.*

Higher percentage of positive reviews boosts my moral to buy from that particular seller because how such a seller

treated past customers gives me an impression of how I will be satisfied or what will happen to me.

Prince: *Eh.... I also sometimes look at the reviews..... I think the reviews sometimes affect my mentality of whether the item is of quality or not so when am buying I really consider the price and the reviews before I decide whether I should buy or not*

In-depth interview response on reviews;

[21:44:06] **leticia** : *i read the review of the products by customers to make my discretion*

[21:44:12] **leticia** : *on line*

In effect, the reviews shape the customer's expectations which of course become the yardstick in evaluating the service quality by shoppers, the research found.

There was one divergent view which was more of a caution as the researcher found. This was that, such reviews may not necessarily express reality.

Isaac: *I think about that..... apart from price but I don't normally use reviews... fine am studying e-commerce and I know that.... People can just create the review and make it look like.... Yeah..it is the best so I think reviews will not give me a clear picture.*

You should know we are in a computer world anything is possible online.

I will look at the review but that will not determineanyway..... But if may be the source too is a recognised seller or something then you can have some confidence in the review or something.

But some you might not..... because... yeah... they can actually mislead you to the other side.... you get me....

The researcher realised what he calls 'two points of worst case scenario or best case scenario' which means the review may reflect a portion of the reality on issues concerning service quality standards by the seller and the item in question.

Worst-case scenario may be that the reviews are falsified according to what the respondent said or some customers just gave the reviews as it is normally template form you fill and the system will generate the notes. There is then the issue of trust.

Best-case scenario could also be that, the seller has improved tremendously so whatever the reviewer might have gone through may not reoccur because of the improvements.

Again, the review may be good to influence the perception of service quality but that is only possible when the seller is well known or an established one.

The researcher realised in determining service quality on eBay may vary from one customer to the other and most importantly no one variable may be enough to arrive at a defined position.

Theme four: Returns Policy

The discussion also brought up the issue of item return policy. This was an important variable in determining the service quality of buying on eBay the research identified.

All the respondents on this variable alluded to the fact that online buying characteristics of not been able to physically inspect items means that a return policy is invaluable element of the service dimension. This they said was because should anything happen, bene able to send the item back reduces the perceived risk associated with the purchase on eBay.

Isaac: *There is one thing too..... I forgot... eh I normally look at.. can you send it back yeah.. the return policy Some will say not returnable so I feel..... If I buy the item and something happens or there was a problem with the item then it means..... that is it.*

So when I see not returnable I hardly buy... I will just close the page.

Prince: *Those people are crooks. They would want to take advantage.*

I don't think I will buy from such sellers who say returns are not acceptable... yeah... you....

I mean..... it is online and you can not feel of thoroughly inspect the item so I don't think I have to risk it by buying items not returnable..... what if something happens in the process.

The return policy the researcher found builds trust and contributes a lot in determining the total satisfaction of shopper on eBay. The online shopping experience, the respondent admitted is characterised with variables that make it like to have problem with the purchase. This they said may be as result getting a wrong selection of an item that may latter be realised. They also said there may be problem of getting the wrong order among.

The researcher generated the understanding that, when items are marked as not returnable the perceive risk in therefore increased hence making it difficult for shoppers to buy. Also, the shopping experience is negatively affected. This, the researcher understood to be a trust problem. Sellers who mark items as returnable easily win the trust of shoppers than those who mark items as not returnable.

Therefore, to ensure higher service quality standards, the research found that sellers must consider factoring return policy into their business model. This is because, the perceived risk is minimised by that.

On the contrary, there was the revelation that some customers buy an item normally clothing, use it and would want to send it back to get a replacement.

Franklina: *Some sellers will give you a specific time period within which you can return the item if there is any issue. That is important because with cloth you might wear it out or something....*

Eh... like you buy the cloth and wear it to a wedding and when that is over you might want to send it back.....

So obviously they have to give you specific period you can return it like..... say..... a week or less.

Koby: *I think it all depends on the seller.*

If it is clothing for example it should be possible to return if there is a problem.

But other types of items like songs you cannot return it.

There was the identification of customers as one party in the transaction breaching the terms of engagement. Trust as value must be the responsibility of both the buyer and the customers. This brings the issues of coo-creation of value argued for, by Vargo and Lush (2004). Value is co-created with the customer by the provider, in this case service quality that engenders satisfaction in other words win-win affair. Furthermore, Gronroos (2000) "Net Offer model" indicated that, the core service in the service package is still relevant in the online market place. However there must be a link with customers' participation

The researcher understood that, the return policy is a major influencer to service quality. In view of this, the seller would have to programme the policy in such a way that will not negate the win-win benefits but rather improve. Therefore, specific condition must be attached to the return policy for the purposes of trust and perceived risk. The research found that the value of the item and of course, type of item may have to play a role in determining the condition under which a product could be returned.

Theme five: Item Description

The respondents indicated that, the description of items online forms part of how they assess the service quality hence satisfaction/dissatisfaction of the shopping experience. They expressed that, online buying is very different from buying from traditional stores where you would have the opportunity to physically inspect the product or item. Whiles these can only be compensated for, by the way the item has been described and the simplicity of language used matters a lot in making purchase decision online. In that, the understanding gained could then be weighed against the purchase motivations facilitating an informed decision making.

Vannessa: *I look at the description given on the item to be sure of what am buying.*

Because some of the items may be used or having a fault on it which I would want to know and understand the terms of the seller so that I know what I will be getting.

Prince: *Sometimes when you are buying something like cloth detailed description is vital.*

I was buying jeans and they gave the size description like inner length and the like. I did not understand it well.

When I chose it Eh it was not actually explained well though they have the size chart.... There was nothing like inner length on the chart so I did not understand it.

I chose my size and when the item came it was longer than my actual length so I had to send it back it was not my fault is it...

I mean..... when they provide guide especially for cloths, it is really good to be more detailed to aid my purchase.

In-depth interview response on item description;

[21:31:49] **leticia:** *and the possibility that the product might the not be the same as seen online.*

[21:38:08] **leticia:** *sometimes not easy to understand and get the picture of what you want to buy*

[14:10:39] **kalondai:** *more information being put on the products*

The content and language used to describe items on eBay the research revealed, contributes a lot in enhancing the service quality as expected by customers. This the participants indicated that if descriptions were good enough for their comprehension, the likelihood of ordering items which will later had to be returned will be very minimal. Further they said, even returning items come at a cost the buyer bears which in effect negates the satisfaction.

This means that a well structured system will be required to display pictures in a manner that, different dimensional viewing of items will be possible, coupled with plain language describing items.

Theme Six: E-security

There were divergent opinions of what constitute security on Ebay. Some of the participants considered security as the protection of their personal details not being made accessible to third party. Others also expressed the opinion that they see security as whether payments they make will get to the right person to receive the item as intended. There was also the issue of the display of certain logos and security symbols that give the assurance to the customers. Furthermore, how security threats are identified, were also expressed by some of the respondents.

Vanessa: *Also when the site is just like basic stuff with out the display of some symbols and logos indication authenticity..... there must be Ebay logo an all pages and all information must also go through ebay system..... Eh if there is nothing like that I guess security is compromised.*

In-depth interview responses on importance of security;

[14:18:19] **kalonda :** *they can have like a special code on their sites , to make customers know that it is the real site and protect the customers information like card details and so on.*

13:51:54] **Veronica :** *it is important to me since I don't want spam mails in my inbox*

The researcher found that security is an important variable in the shopping experience on eBay. For that matter it constitutes a greater percentage of online service quality. This means that, the level of security as indicated by the respondents, forms part of the e-service quality dimension may be in the form of signs and symbols. Therefore no compromise will be accepted by online shoppers on eBay in this case.

Better Business Bureau in the US (2001) identified security and reliability as the major concerns in the online market environment. This confirms Chan and Barnes,(2007) arguments that online companies will have to use trust marks, which they explained as symbols that represent an assurance of understood messages.

There were the expressions of consistency in the details of buyers requested to complete a purchase. The personal details and most of all bank details must follow a consistent content and depth. This, respondents explained as a guide reflecting when to be suspicious of breach in security.

Franklina: *Normally when you are making payments, they ask for the last three digits and other bank details so you have to know the type of details they normally ask.*

So if they ask of something they must not ask or something which is normally not associated to making normal payment for item you have to be suspicious and think well.

But hey Paypal is very secured no worries

In-depth interview response on payment;

[21:34:39] **leticia** : *be assured that my bank details are save when I use it online*

The research found that, asking particular personal and bank details is crucial in winning the confidence of buyers on security issues. This means an existing customer should not be asked to enter every detail all over when making next purchase. Also there must be systems inculcated into the online facility that will request for certain codes to authenticate the identity of the buyers.

The issue of payments going to the right seller, the discussion revealed that Ebay use of PAYPAL as third party, makes it possible to even refund payments when the need be.

Charlie: *I will also know whether it is safe to give my money out or not*

For me, eh... ..the origination does not matter so much because if anything should happen Paypal can help me get the money refunded

The thinking then will be, e-security seals by third party endorsement is vital in this case as explained by Kimmerly and McCord, (2000); Yoon (2002), cited by Ho and Oh(2009)[20], that such seals are security and trust relievers that give much assurance to the customers, hence reducing or eliminating the fear of the unknown.

The research also found that, customers become much concern when confirmation of purchase completion is not received, making them alarmed.

Prince: *Security influences my satisfaction a lot.*

I bought an item worth £ 700 and after completing the payments..... Eh ... I know that, I should receive a message to confirm the payment within a matter of seconds but I was not getting it and I became afraid so I transferred all my money into another account to put me on a safer side. They later called me and everything was fixed.

So security is very important to me when buying online especially eBay.

Actually when the cost of the item is small I don't not really care buteh my future purchase will be affected anyway

The idea of giving customers prompt confirmation for the completion of purchase and payment therefore was indicated as a form of strengthening the security assurance. This means that it is not enough to have the logos, signs and symbols but as well streamlining processes that will facilitate feedbacks on any action taken by the customers as part of the purchase. It was clear that this is require eBay committing itself to ensuring that all sellers enlisted will go strictly according to the established rules and regulations. Further, any upgrade of systems must be well communicated to evaporate fears customers may have because of such changes.

Theme seven: E- Trust

There were mix feelings and understanding of trust in the online shopping experience.

However, as the discussion progressed on the issue of trust, certain understandings and opinions were brought up on how trust affects the level of service quality and consequently, satisfaction. There was a link created between trust and the law on online transaction.

Isaac: *I know there is an online act which gives me the confidence of a sort because should anything go wrong the law in a way can protect me.*

Koby: *I don't think eBay will list a seller who would not want to go by the law.*

Yeah..... legal backing protects the online purchase in many ways

In-depth interview responses on e-trust;

[21:41:00] **leticia** : *trust is very high to me, so i buy things from recognised sellers.*

Gumensson(1979) had earlier pointed out that, service quality is purely based on perception and trust. This means that, to generate trust among shoppers on eBay, it is important to give credence to how all activities are subjected to the law. Importantly, giving shoppers the information of what to do should they find something wrong and possibly how to go about it. A potential problem of quick resort to legal redress by customers in the event of any mishaps will be minimised or possibly eliminated. This may require flexible complaints system that is trust worthy of solving issues fairly and quickly.

Isaac: *A friend of mine had an experience of getting a package not as was described online... After several email correspondence with the seller nothing was done.*

He then sent another email quoting the act and the possible implications..... I guess this put some fear in the seller and my friend got a quick response by an email and later his money was refunded so I think there is also a legal security of a kind. The online act actually strengthens the protection of the customer.

The research found that there was clear weight of the law on all operations when it comes to online shopping on eBay. However, this assurance has not been communicated well to customers especially those who know little about their rights concerning transaction

online in this case eBay. This means that, there is the need for eBay, to display messages on the payment page during transaction for customer to have an idea of what may constitute an infringement on their right, what is acceptable and what is not among others. This will build the needed trust and peace of mind for customers. Thereby influencing positive service quality, hence satisfaction.

Theme eight: Security and trust antecedent on service quality

The discussion explored how online security and trust impact on the shopping experience and for that matter service quality. Respondents mentioned different opinions reflecting their levels of importance attached to security and trust. They were consequently asked to map security and trust using bipolar mapping to depict the credence they give to the two variables.

The respondents were then asked to discuss their plotting on the map.

Franklina: this respondent plotted high security as against low trust

Franklina: I plot it at that level because security is the most important thing to me. Though trust is also important

Prince: This respondent plotted high security against low trust

Prince: Security is of much relevance to me even though trust is also important but I do not basically value trust as much as I value security.

Koby: This respondent was unable to plot to reflect his opinion on the matter

Koby: I think my is wrong..... but.. I know why trust is important. But.... I don't think I need to trust as much as I need security to get my merchandise.

You don't need to trust the person that much. Like....eh the thing I was saying if you know the legislation and the person doesn't deliver, you can always take the person on. So you don't always need the trust. I will just say high security and low trust.

Isaac: This respondent plotted high security against high trust

Isaac: I value the two almost the same. Because if you trust the site.. eh... I know the security aspect is also good then I will not have problems buying what I want to buy from the site. So security and trust I think they work together.

Charlie: This respondent plotted high security against high trust

Charlie: In as much as security is important, .. eh trust or..... having a positive attitude about the site..... eh.. or positive mindset about the is also important, that is the first factor.

So security is of uttermost important likewise trust so both are on high sides.

The above opinions depicted different perspectives of the understanding of the topic of the relationship between

security and trust and their influences on service quality on the shopping experience specifically on eBay.

6. DISCUSSIONS

This research found insights which were far reaching confirming the above variables of e-service quality are dependent on e-security and e-trust, without which satisfaction will be void.

The research also identified other e-service quality prerequisite variable including; item origination, delivery of item, reviews on product and seller, return policy, item description, types of e-security and e-trust.

There were perceptions that, there are certain countries with bad reputation when it comes to trust. This was as a result of past experiences of buying items which were never delivered and those delivered were not as described online. Furthermore, the origination also affected the time it will take for items to be delivered to an address.

Blau (1964) and Griffin (1969) explained trust as having three constituents which are; ability, benevolence and integrity. Therefore seller's ability to send order to meet estimated periods, benevolence of providing timely updates and tracking possibilities of item by buyer and the integrity of taking up responsibility all amount to better service standards.

The delivery of items bought also came up as determinant of service quality. The expressions were that, items are bought for specific reasons. In most cases such reasons tend to be time bound hence delays in the delivery will mean the motivation behind the purchase is eroded and that no benefit whatsoever will be obtained. For this reason, purchases are influenced by the estimated periods delivery could be possible which of course sellers must try to meet such estimated periods for delivery. This correlates with reliability variable in the work of Yang and Jun(2002). There was also the opinion of free delivery enhancing the shopping experience hence satisfaction.

Again, the research identified reviews on product and seller as a determinant for service quality and satisfaction as consequent. This the respondents say helps in pre-empting the possible performance of the seller in relation to service quality. This was evidenced in a different way in the gap analysis framework by Parasuraman(1985) as word of mouth influencing the expectation of the customer. Whatever influenced the reviews will not be of much interest as the respondents indicated but what is said in the review is what matters.

Further, return policy the respondents expressed as a variable they use in assessing the service quality. This they said forms part of their expectations when making purchases on eBay. Failure in its provision suggests poorer service standards. There is a correlation of this to what Loiacono et al (2002) indicated as "better than alternative channel", and Thompson (1993) puts it as dependability.

How items were described online also came up as a factor according to the respondents. The meaning given was that, online purchase is not like buying from traditional stores where you can feel, inspect and examine. Rather it is distant from the customer and will only come close after the purchase is completed. The respondents explained that, the ability to have a fair knowledge of the item is invaluable and that generates positive feeling and perceptions hence satisfaction. Chen and Well (1999) indicated this as informativeness and Loiacono et al (2002) puts it as ease of understanding/information fit-to-task. So a poor item description is a synonym for poor service quality.

7. CONCLUSION

This research was based on interpretive stance which sought to explore for understanding on how online security and trust impacts on service quality of the shopping experience of customers on eBay.

The exploration however employed the use of focus group discussions for the first stage, which generated information on what constitute quality to customers on eBay, what were the expectations in buying on eBay, how they define online security and trust and the impact of those on their satisfaction.

These interviews generating important themes that gave insight into how service quality is defined and the role of e-security and e-trust on those themes identified.

These themes directed a further in-depth interview to further inquire on the themes. This substantiated the views expressed during the focus group discussions and further indicated the reasons behind shopping on eBay. These reasons include; access to varieties of items, compare for different prices and most importantly getting cheaper prices.

In the final vain, the researcher found that the shopping experience on eBay is a bit different from the other shopping sites like Amazon, Ebid, Bidwiz among others. The research found that, on Amazon customers only have, display of items for sale without any form of bidding. There is also a direct payment for items from the bank accounts of the customers. This came to light during the in-depth interview.

The research also found that, there are different elements that constitute the service quality on online transaction. For the purpose of this research it is shopping on eBay. The elements that emerged from the research were origination of items bought, the delivery periods, reviews by previous customers, return policy and item description. These were the themes throughout the research as indicated by respondents as their level of satisfaction is determined by how these elements are managed on eBay by the respective sellers.

Furthermore, these variables are largely influenced by the level of e-security and e-trust the research found. The understanding was that, e-security and e-trust on eBay

reflect how customers perceptions will be formed and the determining expectations they hold. The service quality as expressed by the respondents is based on how and what the respective sellers will do to match the expectations with moment-of-truth otherwise termed as the touching-points by Hogan et al (2005) expressed. Bitner (1992) referred to such as physical/technical enablers, termed as "servicescape". Service delivery. However the e-service quality indicators the research found were to operate in tandem. The understanding was that, concentration on just one variable will not generate the needed satisfaction hence service failure.

E-security was expressed as the most important pivot for e-service quality on eBay. The importance attached to e-security by the respondent clearly depicted the extent online transaction is confronted with security flaws providing a sort of a chance to fraudsters and online criminals.

The research found that, though there were these differences, it was clear that both trust and security influences service quality. The level of security provided by systems reduces the perceived risk associated with purchases on eBay. Furthermore, this strengthens the trust on the next purchase.

The research found that, there is a direct impact of security and trust on service quality. This means security will engender meeting the expectation of customers while trust will influence the perception which are all variables that determine service quality.

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