

# Service versus Relationship: An Investigation into Quality Dimensions for Loyalty and WOM in Online Retail

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## Abstract

*In today's competitive environment, firms are increasingly adopting online retail as a major channel to connect with their target base of customers. Due to lack of human interaction in the virtual space, store service quality and relationship quality assume a significant role in winning shoppers' positive response and patronage. It is in this context that the present study identifies and examines the dimensional impact of these quality constructs in influencing shoppers' loyalty and word-of-mouth behaviour. Using survey method, primary responses were collected from 189 online shoppers and statistical techniques such as factor analysis and regression analysis were applied to test the hypothesized relationships of the model proposed in the present work. In addition to the direct impact, the results support the presence of positive interaction between e-store service quality and e-relationship quality dimensions in affecting shoppers' loyalty and word-of-mouth. The insights provided in the present work can be used by stores to garner a more favourable response and loyalty of online shoppers in future.*

**Key Words:** Online Retail Store, E-Store Service Quality, E-Relationship Quality.

## INTRODUCTION

Rising disposable income levels resulting in a higher proportion of the Indian population gaining access to improved living conditions and, eventually, more comfortable livelihoods has contributed to the growth of Internet retailing in India. As a result, there has been a substantial shift from store-based retailing to internet retailing, making online retail a major emergent retailing channel (Euromonitor, 2014). However, growing competition and low switching costs have made it imperative that the firms and marketers operating through this new channel develop a base of customers who are loyal and spread a positive word-of-mouth, thereby enabling the retail's profitable existence in an online market space. Due to the lack of human interaction, customer loyalty and positive recommendation in an online environment largely depends on the quality of service and relationships that the retail store provides to its customers. It is in this context that the present paper examines the dimensions constituting e-service quality and e-relationship quality in terms of their impact on online customers' loyalty and word-of-mouth behaviour.

## 2. LITERATURE REVIEW

### • Dimensions of Online Store Service Quality

Customers' assessment of services has dominantly been captured in the marketing literature through the construct of service quality. The pioneering work of Parasuraman *et al.* (1985) defined service quality as 'a global judgement relating to superiority of the service' and proposed a scale (commonly known as SERVQUAL scale) comprising of a five-dimensional structure (tangibles, reliability, responsiveness, assurance, and empathy) for measuring quality in service sector. Though the scale has been used as a basis by majority of researchers, it has been suitably modified to include more context-specific dimensions for quality assessment in specific service settings. For instance, based on SERVQUAL, Dabholkar *et al.* (1996) proposed a modified instrument to measure service quality in a retailing environment. The five dimensions (viz. physical aspects, reliability, personal interaction, problem solving, and policy) generated in their research provide a better manifestation of the aspects that are relevant to a retail service setting.

However, the electronic delivery of services necessitates that consumers either evaluate these dimensions differently or rely upon different dimensions for assessing the quality of product and services available through an online medium. In line with this, studies in recent years have used different dimensions to measure quality in varied forms of online services (e.g. Zeithamal *et al.*, 1988; Chen and Wells, 1999; Yoo and Donthu, 2001; Loiacono *et al.* 2002; Yang and Jun, 2002; Long and McMellon, 2004; Srinivasan *et al.*, 2002). More specifically, Zeithamal *et al.* (1988) conducted a study of e-service quality using focus groups of consumers who had purchased goods or services on the Web. In addition to the dimensions proposed by them in their previous research on service quality in the pre-internet age, the study revealed some new dimensions (such as ease of navigation, flexibility, efficiency, site aesthetics, and price knowledge) as relevant in the context of online services. In another research using a sample of college students, Yoo and Donthu (2001) developed a nine-item SITE-QUAL scale comprising of four dimensions: ease of use, aesthetic design, processing speed, and security, to measure the perceived quality of an Internet shopping site. Dimensions ranging from 'three' to as many as 'twelve' have been suggested by studies measuring Website quality or WebQual (e.g. Chen and Wells, 1999; Loiacono *et al.*, 2002). Some of these dimensions include aspects related to entertainment, information, interactivity, trust, response time, ease of understanding, intuitive operations, visual appeal, innovativeness, flow-emotional appeal, consistent image, online completeness, and better than alternative channels. In a comparative study of both online as well as offline purchasers, Yang and Jun (2002) found six service quality dimensions (namely, reliability, access, ease of use, personalization, security, and credibility) as important in measuring the perception of online buyers. In the context of online retailing too, an adapted Servqual scale used by Long and Mc Allen (2004) revealed seven retail specific dimensions: tangibility, reliability, responsiveness, assurance, empathy, communication and purchase process.

On the basis of an extensive review of the existing studies examining quality of online services, the present study identifies six dimensions: *Design and Functioning, Responsiveness, Reliability, Purchase Process and Policy, Information/Communication, and Customization* that may be effectively used to measure the quality of online retail stores.

#### • *Dimensions of Online Relationship Quality*

The ultimate goal of relationship marketing is to strengthen already strong relationships and to convert indifferent customers into loyal ones (Rauyruen and Miller, 2007).

Although the dimensions of relationship quality examined in the existing literature vary from one study to another, researchers have dominantly considered *satisfaction, trust* and *commitment* to be the key indicators of this meta-construct (e.g. DeWulf *et al.*, 2001; Hennig-Thurau *et al.*, 2002; Lang and Colgate, 2003; Palmatier *et al.*, 2006; Vesel and Zabkar, 2010). For the purpose of the study, satisfaction is understood as 'a summary cognitive or affective reaction to a service incident or sometimes a long-term service relationship' (Rust and Oliver, 1994). Considering its important role in competitive environments, it is not surprising that many practical and theoretical models of customer retention have considered satisfaction as a key determinant in consumer decisions to continue/discontinue their relationship with a given product or service (Chung and Shin, 2010). The definition of trust has been adopted from Moorman *et al.* (1992) who refer it as 'a willingness to rely on an exchange partner in whom one has confidence'. Due to the perceived risks involved in online transactions (such as financial risk, product risk, and concern for privacy and security), trust has been highlighted as a vital factor in consumers' online purchase decisions (Winch and Joyce, 2006; Bart *et al.*, 2005; Connolly and Bannister, 2008). The dimension of commitment, symbolizing the implicit or explicit assurance of service providers, refers to a willingness to develop and maintain a positive exchange relationship (Wu *et al.*, 2009). Often understood as an enduring desire to maintain a valued relationship, it entails a higher level of obligation to make a relationship succeed and to make it mutually satisfying and beneficial (Moorman *et al.*, 1992; Gundlach *et al.*, 1995; Morgan and Hunt, 1994). Researchers have found strong positive effect of commitment on loyalty and word-of-mouth recommendations for the business (e.g. Bettencourt, 1997). Given the higher level of commitment among individuals who believe that they receive more value from a relationship, the highly committed customers should therefore be willing to reciprocate effort on behalf of a firm due to past benefits received (Wong and Sohal, 2006).

It is in this context that the present study examines the impact of the three relationship dimensions in affecting shoppers' loyalty and word-of-mouth in the context of online retail.

#### • *Interaction between e-Store Service Quality and e-Relationship Quality*

Studies in the existing literature have examined the direct effect of both service quality as well as relationship quality on customer loyalty (e.g. Bennett and Barkensjo, 2005; Musa *et al.*, 2005). At the same time, researchers have presented

competing viewpoint with respect to the mediating role of these constructs in affecting loyalty. More specifically, while some studies have understood relationship quality as a mediator for the link between service quality and loyalty (e.g. De Wulf *et al.*, 2003; Wang *et al.*, 2006; Hsieh and Hiang, 2004), others have discussed service quality as a mediator between relationship quality and loyalty (Bennett and Barkensjo, 2005). Though a few studies have also examined the complementary effect of service and relationship quality, thereby suggesting an interaction between two quality constructs (e.g. Georgi, 2007); the research in this area remains scanty.

### 3. OBJECTIVES OF THE STUDY

The basic purpose of the study is to examine the linkages and impact of various dimensions of store service quality and relationship quality on shoppers' loyalty and word-of-mouth behavior in the context of online retail stores. More specifically, the aim of the paper is:

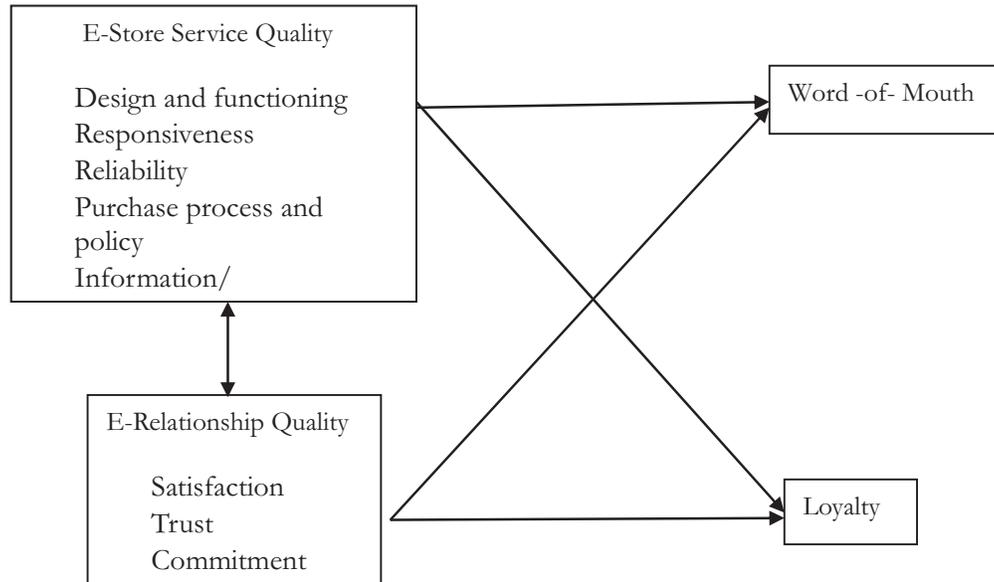
1. To explore the dimensions comprising online retail store quality.
2. To examine the impact of various dimensions of online store service quality on shoppers' loyalty and word-of-mouth.
3. To assess the impact of e-relationship quality dimensions on shoppers' loyalty and word-of-mouth, and
4. To investigate the interaction between the dimensions of

e- store service quality and e-relationship quality in affecting loyalty and word-of-mouth.

Based on the literature review, following hypotheses were formulated to test the relationships of the model proposed in the present study (see Figure 1):

- H1: The dimensions of e- store service quality influence shoppers' loyalty and word-of-mouth.
- H<sub>0</sub>: The dimensions of e- store service quality do not influence shoppers' loyalty and word-of-mouth.
- H<sub>1</sub>: The dimensions of e- store service quality influence shoppers' loyalty and word-of-mouth.
- H2: The dimensions of e-relationship quality influence shoppers' loyalty and word-of-mouth.
- H<sub>0</sub>: The dimensions of e- relationship quality do not influence shoppers' loyalty and word-of-mouth.
- H<sub>1</sub>: The dimensions of e- relationship quality influence shoppers' loyalty and word-of-mouth.
- H3: There is an interaction between the dimensions of e- store service quality and e-relationship quality in influencing shoppers' loyalty and word-of-mouth.
- H<sub>0</sub>: There is an interaction between the dimensions of e- store service quality and e-relationship quality in influencing shoppers' loyalty and word-of-mouth.
- H<sub>1</sub>: There is an interaction between the dimensions of e- store service quality and e-relationship quality in influencing shoppers' loyalty and word-of-mouth.

Figure 1: The Proposed Model



#### 4. RESEARCH METHODOLOGY

A structured questionnaire was designed to obtain primary responses for the study. Non-probability convenience sampling was used to reach consumers who purchase or had purchased any product from an online retail store. Mostly young students and professionals were approached due to their higher adoption of the online medium. The use of both online as well as printed questionnaire improved the response rate and yielded a final data set of 189 complete responses. In addition to respondents' background information, the four sections of the questionnaire contained statements relating to shoppers' perceptions of various service quality attributes of online retail stores, relationship quality, loyalty, and word-of-mouth behaviour. Multi-item scales from the past studies (e.g. Long and McMellon, 2004; Srinivasan *et al.*, 2002; Chung and Shin, 2009) were adopted after suitable modifications for measuring various constructs under investigation. While a

set of forty items, capturing various facets of service quality, was used to explore the quality dimensions for online retail stores, a set of eleven items were included as a measure of three primary dimensions (namely, satisfaction, trust and commitment) of relationship quality. Responses to the scale items were obtained on a seven-point Likert scale, ranging from 'Strongly agree' (7) to 'Strongly disagree' (1). The constructs of loyalty and word-of-mouth were measured by adopting the scale items from Srinivasan *et al.* (2002). A similar seven-point Likert scale ranging from 'Extremely likely' (7) to 'Extremely unlikely' was used to obtain responses related to these two constructs. All the measures were found to be having Cronbach alpha value more than the minimum level of 0.60 prescribed for exploratory studies (Nunnally, 1978). Statistical techniques such as exploratory factor analysis and regression analyses were used to test various hypotheses of the present work. Table I provides the demographic profile of respondents.

**Table 1: Sample Profile**

Particulars		N	Percentage (%)
Gender	Male	158	83.6
	Female	31	16.4
Age	20-30 yrs	140	74.1
	31- 40 yrs	31	16.4
	41yrs and above	18	9.5
Marital Status	Married	51	27.0
	Unmarried	96	50.8
	Single	42	22.2
Monthly Family Income	Up to Rs 40000	40	21.1
	Rs 40001- 50000	15	8.0
	Rs 50001- 60000	27	14.3
	> Rs 60000	107	56.6
Occupation	Student	125	66.1
	Service	37	19.6
	Business/ Professional	27	14.3

(Source: Questionnaire based survey results)

#### 5. DATA ANALYSIS AND RESULTS

##### • *Dimensions of e- store service quality and their influence on shoppers' loyalty and word-of-mouth.*

Exploratory factor analysis was applied on forty items representing various facets of online retail service quality. Repeated iterations using Principal component analysis with Varimax rotation yielded a final factor structure comprising

of six dimensions. The factors explained a total variance of 60.015 percent and on the basis of their factor loadings, were named as '*design and functioning*', '*responsiveness*', '*reliability*', '*purchase process and policy*', '*information/communication*', and '*customization*'. A brief description of the items comprising each factor along with their factor loadings is provided in Table II.

**Table 2: Results of Exploratory Factor Analysis**

Item Description	Factor 1 Design and Functionality	Factor 2 Responsive- ness	Factor 3 Reliability	Factor 4 Purchase Process and Policy	Factor 5 Information/ Communication	Factor 6 Customization
Have up-to-date equipment/ products.	.675	.027	.233	.146	.290	-.051
No traffic problems with the online store.	.650	-.018	-.056	-.311	.056	.167
Easy to navigate.	.642	.168	.217	.210	.097	.064
Product presentation is informative.	.636	.225	.105	.184	.224	.087
Provides easy access and understanding of billing	.636	.214	.264	.042	.202	.043
Ships the merchandise I request.	.613	.076	.276	.134	.026	-.182
Presents the product in a visual manner.	.560	.056	.279	.262	.033	.121
Makes purchase recommendations as per my needs.	.541	-.062	.170	.090	.136	.198
Not realistic for customers to expect prompt service	.150	.797	.070	.086	-.012	-.098
Does not have to answer any question about service.	.137	.684	.034	-.274	.027	.015
Not expected to give customers individual attention.	.122	.679	-.163	.058	.214	.206
Not always willing to help customers.	.089	.673	.033	-.035	.175	.091
Not expected to tell customers when services will be performed.	-.004	.656	.135	-.007	-.127	-.248
Feel safe in my transactions	.123	.124	.652	.248	.083	.005
Keeps accurate records	.266	.079	.632	.071	.281	-.064
Ships merchandise in good packaging.	.377	-.071	.622	.020	.069	.095
When the store promises to do something by a certain time, it does it.	.461	.153	.573	.114	-.080	-.006

Communication related to problems is sympathetic and reassuring.	.204	.049	.564	.222	.221	.238
Has customers' best interest at heart.	.236	.063	.529	.005	.379	.089
Makes me feel that I am a unique customer.	.093	-.198	.273	.703	.106	.173
Sends a welcome letter to new customers	.216	-.001	-.018	.649	.145	.082
Has a variety of shipping options.	.357	.033	-.015	.581	.074	-.123
Allows ease of purchase and cancellation.	.252	.181	.342	.573	.020	.086
Has an acceptable return policy.	.227	.021	.392	.537	.167	.117
Has an online tech support	.156	.150	.252	.120	.755	-.035
Gives assurance about privacy of information	.229	.092	.205	.131	.668	.096
Have customer chat rooms and message boards.	.060	-.255	.058	.103	.554	.170
Store is customized to my needs.	.112	.003	.187	.138	-.004	.871
Enables to order products that are tailor-made for me.	-.084	-.061	.018	.037	.134	.842
Factor Reliability (Cronbach Alpha)	$\alpha = .687$	$\alpha = .773$	$\alpha = .797$	$\alpha = .746$	$\alpha = .700$	$\alpha = .790$

(Source: Questionnaire based survey results)

Regression analysis performed to assess the influence of each of the six dimensions of e- store service quality for retail setting on shoppers' loyalty and word-of-mouth behavior reveal only three dimensions namely, 'responsiveness', 'purchase process and policy' and

'information/communication' to be exerting a significant influence on shoppers' loyalty. With respect to word-of-mouth behavior, the dimensions of 'responsiveness' and 'customization' were found to be having a significant impact (see Table III). Thus, the results only partly support H<sub>1</sub>.

**Table 3: Impact of e- Store Service Quality Dimensions on Loyalty and Word-of-Mouth**

Dependent variable	Standardized beta coefficients	
	Loyalty	Word-of-Mouth
Independent Variables:		
- Design and Functioning	0.249	0.258
- Responsiveness	0.010**	0.003***
- Reliability	0.118	0.201

- Purchase Process and Policy	0.015**	0.096
- Information/ Communication	0.044*	0.094
- Customization	0.099	0.034*
Overall Results	Adjusted R-Square= 0.201 F-value = 8.867 , Sig = 0.000	Adjusted R-Square= 0.163 F-value = 7.098 , Sig = 0.000

Note: \* Significant at 0.05 level, \*\* Significant at 0.01 level, \*\*\* Significant at 0.001 level

(Source: Questionnaire based survey results)

**Table 4: Impact of e- Relationship Quality Dimensions on Loyalty and Word-of-Mouth**

Dependent variable	Standardized beta coefficients	
	Loyalty	Word-of-Mouth
Independent Variables:		
- Satisfaction	0.026*	0.028*
- Trust	0.022*	0.017**
- Commitment	0.020*	0.099
Overall Results	Adjusted R-Square= 0.371 F-value = 37.924 , Sig = 0.000	Adjusted R-Square= 0.244 F-value = 21.250 , Sig = 0.000

Note: \* Significant at 0.05 level, \*\* Significant at 0.01 level, \*\*\* Significant at 0.001 level

(Source: Questionnaire based survey results)

• ***Dimensions of e-relationship quality and their influence on shoppers' loyalty and word-of-mouth.***

In order to assess the impact of e-relationship quality dimensions, the constructs of shoppers' loyalty and word-of-mouth behaviour were separately regressed on the three dimensions of relationship quality (namely, *satisfaction*, *trust*, and *commitment*) posited in the literature. The results presented in Table IV indicate that except for the dimension of 'commitment' that failed to influence word-of-mouth behavior, the dimensions of e-relationship quality exert significant impact on loyalty and word-of-mouth. The findings thus largely support H<sub>2</sub>.

• ***Interaction between the dimensions of e- store service quality and e-relationship quality in influencing shoppers' loyalty and word-of-mouth***

In the last stage of analysis, the interaction between the dimensions of e-store service quality and e-relationship

quality was examined for its impact on loyalty and word-of-mouth behavior. Using regression analysis, the dimensions of e-store service quality as well as e-relationship quality were entered as independent variables in the first stage. In the subsequent stage, the independent variables along with interaction variables (as the product of e-store service quality and e-relationship quality dimensions) were entered. The regression was run separately for both the dependent variables (i.e. loyalty and word-of-mouth). An increase in the value of adjusted R-square and a statistically significant model fit (see Table Va) is indicative of the presence of interaction between the dimensions constituting the two constructs, thus lending support to H<sub>3</sub>. The significant interactions between the dimensions of two quality constructs are presented in Table Vb.

**Table 5 (a): Model Summary of the Interaction Effect of e-Store Service Quality and e-Relationship Quality on Loyalty and Word-of-Mouth**

Model Summary Dependent Variable: Loyalty						Model Summary Dependent Variable: Word-of-Mouth					
Model	R	Adj. R Square	R Square Change	F Change	Sig. F Change	Model	R	Adj. R Square	R Square Change	F Change	Sig. F Change
1	.629 <sup>a</sup>	.365	.396	13.016	.000***	1	.530 <sup>a</sup>	.244	.280	7.751	.000***
2	.705 <sup>b</sup>	.413	.102	1.810	.028*	2	.628 <sup>b</sup>	.293	.114	1.691	.046*

- a. Predictors: (Constant), commit\_c, resp\_c, infor\_c, cust\_c, purchase\_c, reliability\_c, satis\_c, design\_c, trust\_c.  
 b. Predictors: (Constant), commit\_c, resp\_c, infor\_c, cust\_c, purchase\_c, reliability\_c, satis\_c, design\_c, trust\_c, cust\_extrust\_c, reliab\_extrust\_c, resp\_extrust\_c, infor\_cxcommit\_c, purch\_cxcommit\_c, design\_cxcommit\_c, cust\_cxcommit\_c, infor\_cxsatis\_c, purch\_cxsatis\_c, resp\_cxcommit\_c, cust\_cxsatis\_c, resp\_cxsatis\_c, reliab\_cxcommit\_c, infor\_cxtrust\_c, design\_cxsatis\_c, purch\_cxtrust\_c, reliab\_cxsatis\_c, design\_cxtrust\_c.

Note: \* Significant at 0.05 level, \*\* Significant at 0.01 level, \*\*\* Significant at 0.001 level  
 (Source: Questionnaire based survey results)

**Table 5 (b): Summary of Significant Interactions**

Dependent Variable: Loyalty				Dependent Variable: Word-of-Mouth			
Interaction	Standardized Beta	t	Sig.	Interaction	Standardized Beta	t	Sig.
reliab_cxsatis_c	-.364	-2.044	.043*	design_cxcommit_c	.352	2.255	.025*
infor_cxsatis_c	.280	2.042	.043*	purch_cxsatis_c	-.363	-2.467	.015**
cust_cxsatis_c	-.213	-1.843	.050*	resp_cxcommit_c	-.200	-1.777	.037*
				cust_cxcommit_c	.168	1.672	.051*

Note: \* Significant at 0.05 level, \*\* Significant at 0.01 level  
 (Source: Questionnaire based survey results)

## 6. CONCLUSION

Given the growing adoption of online medium and competition in Internet retailing in India, it is important that the firms and marketers pay due focus in enhancing shoppers' perception of store quality. Further, a shift from 'transaction-oriented' to 'relationship-oriented' marketing approach necessitates that online retail stores gauge the impact of their relationship quality on shoppers' loyalty and word-of-mouth behaviour. The results of the present work largely support the hypothesized relationships of the proposed model in this regard and provide useful insights for online retail stores. A synoptic view of the results of hypotheses testing is provided in Table VI.

**Table 6: Synoptic View of Hypotheses Tested in the Study**

Hypotheses	Result
H <sub>1</sub> : The dimensions of e- store service quality influence shoppers' loyalty and word-of-mouth	Partially Accepted
H <sub>2</sub> : The dimensions of e-relationship quality influence shoppers' loyalty and word-of-mouth.	Accepted
H <sub>3</sub> : There is an interaction between the dimensions of e- store service quality and e-relationship quality in influencing shoppers' loyalty and word-of-mouth	Accepted

Of the six dimensions of e-store service quality identified in the study, only three dimensions namely, 'responsiveness', 'purchase process and policy' and 'information/communication' are found to be significantly influencing shoppers' loyalty. Thus, the stores' emphasis on aspects related to these dimensions such as prompt service, query handling, timely information, ease of purchase and cancellation, customer-friendly purchase policies could be useful in generating repeat online visits and store patronage.

When examined for word-of-mouth behavior, the study found 'responsiveness' and 'customization' to be significant dimensions. The results are quite logical in suggesting the influence of providing due attention and customized products in generating shoppers' positive word-of-mouth about the store. As consumer reviews and interactions over the online medium tend to influence purchase-related decisions, efforts to enhance favourable word-of-mouth can be useful to stores/ firms operating in an online environment. In a market flooded with similar offerings, adopting a customized approach keeping in view customers' needs would also provide a distinguishing edge to the store, thereby adding to customers' word-of-mouth about it.

An assessment of e-relationship quality dimensions on shoppers' loyalty and word-of-mouth behavior provided encouraging findings. While 'commitment' failed to influence word-of-mouth, the other two dimensions (i.e. satisfaction and trust) were found to be exerting a significant influence on both loyalty as well as word-of-mouth behaviour. This implies that the online stores can largely benefit by taking steps that enhance shoppers' satisfaction and trust.

Furthermore, the findings provide interesting revelations with respect to the interactive effect of two quality constructs under study. In addition to the direct impact of both e-store service quality as well as e-relationship quality dimensions, the results support the presence of positive interaction between the dimensions in affecting shoppers' loyalty and word-of-mouth. Given this complementary

relationship between the constructs, it is suggested that the stores provide quality service in conjunction with their focus on relationship building so as to yield more favourable response and loyalty of online shoppers. In sum, stores can aim at providing higher satisfaction on service dimensions of 'responsiveness', 'purchase process and policy' 'information/ communication' to garner greater loyalty of shoppers. Similarly, due focus on service quality attributes of 'responsiveness' and 'customization' alongside efforts towards enhancing customer satisfaction and commitment may elicit a more positive word-of-mouth for the online store.

## 7. FUTURE SCOPE

The limitations of the present work provide scope for future researchers. The proposed framework and suggested relationships may be validated through techniques such as confirmatory factor analysis and structure equation modeling. Inclusion of diverse types of online retail, larger sample size, and refinement of measures are some of the other areas where an improvement would provide greater generalizability of results.

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