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## The impact of e-service quality, transaction feedback on e-trust, and purchase intention in China's consumer-to-consumer e-retailing

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### ABSTRACT

This study attempts to analyze the relationship e-service quality, historical transaction feedback and e-trust, purchase intention in China's Consumer-to-Consumer (C2C) e-retailing. Specifically, the effects of different e-service quality dimensions and transaction feedback on e-trust are investigated. The results show that e-service quality four different dimensions, historical transaction feedback all have significant positive impact on e-trust. Among them, Web site design, fulfillment/reliability is the first and second driver of e-trust respectively. However, responsiveness is the smallest influence on e-trust, and historical feedback is in the middle position impact on e-trust. Additionally, e-trust has a strong impact on purchasing intention. The conclusion of the paper gives us new understanding about the intentions to purchase in C2C context., which can not only help researchers to study intensively about e-service quality and historical transaction feedback theory, but also make e-shop sellers understand customers' decision-making better and further improve their online services.

### KEYWORDS

E-service quality; E-trust; Transaction feedback; Purchase intention; C2C e-retailing.



## INTRODUCTION

According to the thirty-fourth statistical report of China Internet Network Information Center (CNNIC) (2014), China Internet users and its online shopping adoption rate have reached 632 million and 52.5% respectively by the end of June, 2014<sup>[1]</sup>. In the early days of e-commerce presence, the main drivers for online users are cheap price and novelty<sup>[2]</sup>. But now, with the fast development of Internet business in China, e-service quality is increasing gradually. Internet development focus has turned from “breadth” to “depth”, and the competition of e-commerce has changed from “price driven” to “service driven”<sup>[3]</sup>. In addition, people who buy online pay great attention to online feedback<sup>[3,4]</sup>. According to China Internet Network Information Center (2013), when Internet users purchase an unfamiliar or familiar product from online stores, users’ transaction feedbacks occupy the dominant position in the online shopping decision at the present stage<sup>[3]</sup>. Werbler and Harris (2009) findings have revealed 66% Internet users depend on online reviews to make their decision<sup>[4]</sup>. Sparks and Browning (2011) experimental design research suggested early positively framed information together with numerical rating details improved booking intentions<sup>[5]</sup>. Ye et al. (2013) empirical demonstrated purchase history records of an item has more critical information than the sellers’ overall feedback scores/ratings<sup>[6]</sup>.

However, the above related researches have the limitations in two aspects. First, they just use online reviews or historical transaction records of an item or online reviews together with numerical information to discuss their impact on sales volume or decision-making. Second, the above researches neglect the impact of e-service quality on purchase intentions. Based on the above analysis, novel measure indicators are proposed by using e-service quality and historical transaction feedbacks about an e-retailer.

## LITERATURE REVIEW

### E-service quality

Service quality (SQ), is one of the key factors in determining the success or failure of electronic commerce (Yang, 2001)<sup>[7]</sup>, which is “the extent to a web site facilitates efficient and effective shopping, purchasing, and delivery of products and services”<sup>[2]</sup>. Yang (2001) proposed e-SQ consists of reliability, responsiveness, access, ease of use, attentiveness, credibility, and security seven dimensions<sup>[7]</sup>. Through focus group interviews and on online survey, Wolfenbarger and Gilly (2003) put forward e-service quality is made up of Web site design, reliability, privacy/security, and customer service four dimensions<sup>[8]</sup>. Santos (2003) argued e-service quality has incubative and active two dimensions<sup>[9]</sup>. Incubative dimension mainly involves the website appearance and website content, while active dimension contains reliability, efficiency, support, communication, security, and incentives six sub-dimension<sup>[9]</sup>. It’s total different from other scholars’ viewpoints, Parasuraman et al. (2005), Collier and Bienstock (2006) and Chang et al. (2009) all raised service recovery dimension of e-service quality besides the basic e-service quality dimension, which can be used to measure service failure or non-routine encounters with an e-retailers<sup>[2,10,11]</sup>. Based on the extant literature and above-mentioned analysis, we propose e-service quality of C2C e-retailer comprises privacy/security, web shop design, responsiveness, and fulfillment/reliability four dimensions.

### E-trust

“Trust is the firm’s belief that another company will perform actions that will result in positive outcomes for firm”(Anderson and Narus, 1990)<sup>[12]</sup>. It means trust has a close relationship with the confidence and positive outcomes according to other party. In online environment, trust is a key obstacle that influencing people shopping online, specifically when customers involve uncertainty, dependency or personal privacy/security<sup>[13]</sup>. On the other hand, trust can help customers effectively reduce uncertainty<sup>[14]</sup> and risk<sup>[13,14]</sup>. Bart et al. (2005) argued e-trust primarily depends on a customer’s interaction with a web store whether they develop trust perception or not<sup>[15]</sup>. It is evident trust plays a very crucial role concerning online transactions. However, C2C e-retailer is different from B2C, B2C because of companies’ size, qualifications of investors, credit<sup>[3]</sup>, and product quality<sup>[3]</sup> and so on. So, e-trust is quite vital in C2C online settings. According to the above introduction, considering our research field, we use “the e-seller is reliable; I trust the e-seller says about its products; and I trust the claims and promises this Web shop seller makes about a product” the item to measure e-trust (Kim et al., 2009)<sup>[16]</sup>.

### Purchase intention

Purchase intention refers to a person who will buy something recently or in the near future<sup>[17]</sup>, or somebody who holds the attitude or motivation of buying something<sup>[18]</sup>. According to the theory of planned behavior (TPB), which is put forward by Ajzen (1991)<sup>[17]</sup>, a person’s behavioral is determined by his or her behavioral intentions. From the perceived risk and perceived trust perspective, Pan, Y, Zhng, Y and Gao, L. (2010). proposed “thinking of purchasing online store” and “willing to trade online store” the two-scale to weigh the intention to purchase<sup>[19]</sup>. Based on the social media peer communication research, Wang et al. (2012) used unlikely to likely, uncertain to certain, and definitely not to definitely three indicators to measure the purchase intention of a consumer<sup>[18]</sup>. Lu, Y. and Zhou, T. (2007) on the base of the theory of

reasoned action and planned behavior to judge an online user to purchase intention<sup>[20]</sup>. They used “ would like to buy from this online store, will revisit this online store and purchase from it later, and would like to provide credit card information to this online store” the three-scale as dimension of purchasing intentions<sup>[20]</sup>. According to the above analysis, combining with the extant review and personal interviews, we put forward use “I would be willing to buy from this C2C e-store”, and “I will visit this C2C e-store and purchase from it again” the two scales to measure intention to purchase of a customer.

## RESEARCH MODEL AND HYPOTHESES

### Research model

Figure 1 shows our conceptualization of C2C e-service quality, historical transaction feedback and the relationships among e-trust and purchase intention. As discussed above, e-service quality consists of privacy/security, web site design, responsiveness and fulfillment/reliability four dimensions. From the e-service quality and transaction feedback perspective, we research the impact of the both indicators on consumers shopping online decision-making.

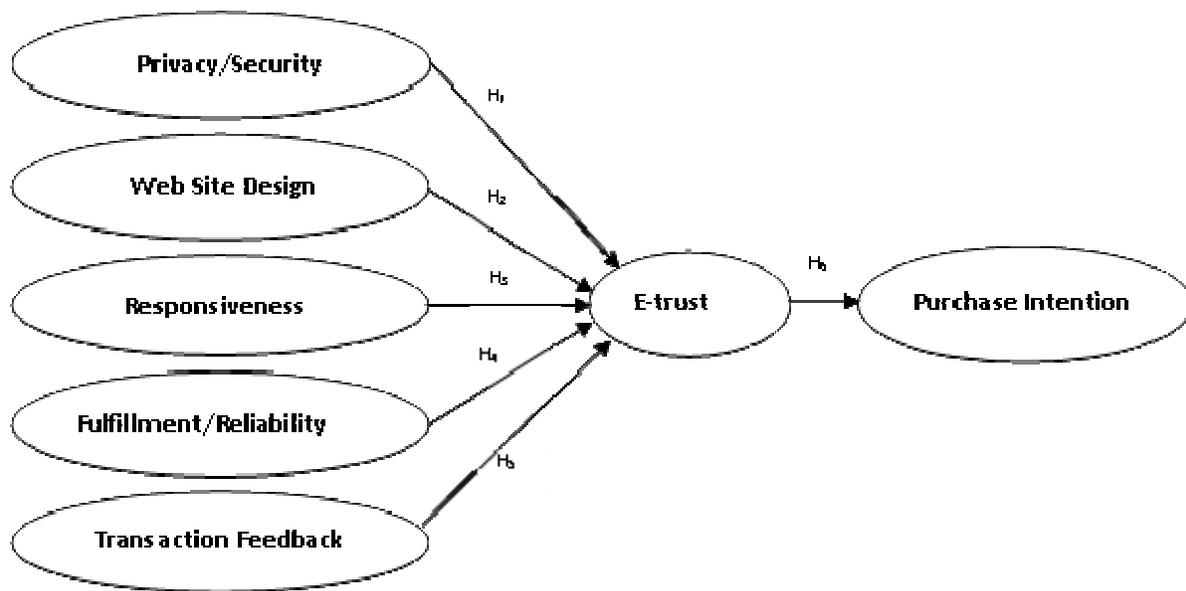


Figure 1 : The study model and hypotheses

### Hypotheses

#### The relationship between e-service quality and e-trust

Trust is very crucial for online consumers, especially involving uncertainty, monetary and dependency (Gefen, 2000)<sup>[13]</sup>. The key issue prevents consumers from buying online is their worry and lack of trust between e-shop<sup>[2,10,13]</sup>. However, e-service quality is considered a core antecedent of trust in e-retailing context (kim et al, 2009; Chang et al, 2009; Pan et al, 2010).<sup>[11,16,9]</sup> Sparks and Browning (2011) experimental findings have revealed positively framed set of reviews focused on interpersonal service have higher level trust<sup>[5]</sup>. Kim et al. (2009) empirical result suggested both security/privacy and fulfillment/reliability have significantly positive impact on e-trust in retail environment. Based on the B2C e-retailing perspective in China, Chang et al. (2009) have revealed process service quality, outcome service quality and recovery service quality positively affected trust<sup>[11]</sup>. In the same vein, Pan et al. (2010) demonstrated service quality had a significant influence on e-trust according to China's online environment<sup>[19]</sup>. In addition, a prompt and honest response to a online customer's inquiry has found significantly affected online trust (Konradt et al., 2003)<sup>[21]</sup>. According to the above analysis, we put forward hypotheses as follows:

H<sub>1</sub>: Privacy/security has a significant impact on e-trust toward a C2C e-retailer

H<sub>2</sub>: Web site design has a significant impact on e-trust toward a C2C e-retailer

H<sub>3</sub>: Responsiveness has a significant impact on e-trust toward a C2C e-retailer

H<sub>4</sub>: Reliability/Fulfillment has a significant impact on e-trust toward a C2C e-retailer

#### The relationship between transaction feedback and e-trust

Historical transaction feedback mainly depends on the past transaction information records and online customers' reviews. In general, it reflects e-shops' reputation, historical sales of a product and online customers' review or

evaluation<sup>[5,6,22]</sup>. E-store reputation and other person's experience become an important judgment basis to trust<sup>[6]</sup>, which can help consumers reduce uncertainty and risk by giving them an opportunity to select reputable and reliable sellers (Ye et al, 2013; Houser and Wooders, 2006)<sup>[6,22]</sup>. Zhu and Zhang (2010), Chevalier and Mayzlin (2006) revealed online customers' reviews or word of mouth had significant impact on the sales volume of a product<sup>[23,24]</sup>, which did demonstrate customers' confidence for the e-retailer<sup>[6]</sup>. Based on the experimental research, Sparks and Browning (2011) demonstrated positively framed information together with numerical rating details significantly increased consumers' trust<sup>[5]</sup>. On the other hand, Ye et al. (2013) argued "an item's purchase history records its quality and the seller's credibility to the buyer". According to the above analysis, then we put forward hypothesis as follows:

H<sub>5</sub>: Historical transaction feed back has a significant impact on e-trust toward a C2C e-retailer

### **The relationship between e-trust and purchase intention**

Trust is the basic prerequisite of online business, which can help customers mitigate the risks and uncertainty when they conduct online business (McKnight et al., 2002; Salo and Karjaluoto, 2007)<sup>[14,25]</sup>. Researches have revealed trust has a significant impact on end-users' willingness in online transaction environment<sup>[14,19]</sup>. Chevalier and Mayzlin (2006) empirical suggested "word of mouth" or reviews between customers are the driver of decision making. Ye et al. (2013) proposed historical transaction records signal the quality and credibility of a product, which have a significant effect on consumers' decision making<sup>[6]</sup>. Base on the e-retailing perspective in China, Pan et al. (2010) empirically demonstrated customers' trust has a significant impact on intention to purchase<sup>[19]</sup>. According to the theory of reasoned action and planned behavior, Lu and Zhou (2007) drew the conclusion consumer's initial trust has significant impact on customers' intention to purchase from an online store<sup>[20]</sup>. In addition, Sparks and Browning (2011) experimental design proved positively framed information together with numerical rating increases consumers' trust and booking intentions<sup>[5]</sup>.

H<sub>6</sub>: E-trust has a significant impact on intention to purchase toward a C2C e-retailer

## **THE SURVEY INSTRUMENT**

### **Methodology**

This research adopts a questionnaire survey. The questionnaire is composed of twenty-eight scale items. All the items were adapted from the extant literature. Some slight changes were made to make the scale item suitable for Chinese C2C e-retailing environment and Chinese cultural habits. For each item, seven-point Likert scales was employed that ranged from 1 (strong disagree) to 7 (strong agree). After completing the questionnaire, we sent it to theoretical and practical experts for advice. Then they give us some Valuable opinions. Following this, a pilot test was carried out among 120 online shopping users across China. At last, we cancelled two-scale item of transaction feedback, one-item of privacy/security, two-item of responsiveness, because these items communities were smaller than 0.30, cross-loadings larger than 0.40, and factor loadings smaller 0.40.

This paper based on online survey through Sojump (www.sojump.com), a very famous professional online survey platform in China. At last, we received 314 valid questionnaires. The effective rate was 67.0%. In the effective questionnaires, male was 39.81% and female was 60.19%; age below 25 was 53.82%, age between 25 and 35 was 34.39%, age exceeded 36 was 11.79%; as to the rate experience with internet usage, less one year was 5.41%, one to two years was 21.97%, three to five years was 43.31%, over five years was 29.30%. The demographic information of the respondents was basically representative online shopping users in China according to CNNIC report (2013)<sup>[3]</sup>.

### **Variable Measurement**

The scales for measuring privacy/security dimensions were adapted from Parasuraman et al. (2005)<sup>[2]</sup> and Collier and Bienstock (2006)<sup>[10]</sup>. A four-item scale was used to measure web site design, which originated from Wolfinbarger and Gilly (2003). According to Parasuraman et al.(2005)<sup>[2]</sup>, this paper adopted a three-item scale to measure the responsiveness construct. Following the viewpoints of Parasuraman et al. (2005)<sup>[2]</sup> this study used a five-item to measure reliability/fulfillment. Based on the researches of Sparks et al. (2011)<sup>[5]</sup>, Ye et al.(2009)<sup>[26]</sup> and Ye et al.(2013)<sup>[6]</sup>, this study adopted a five-item scale to measure transaction feedback construct. Measures of e-trust have been developed by Kim et al. (2009)<sup>[16]</sup>. The purchase intention dimension of the survey was incorporated from the study of Lu and Zhou (2007)<sup>[20]</sup>.

### **Results**

Following the two-step approach, we first tested the reliability and validity of the questionnaire about the measurement model. Then we examined the structural model to test the hypotheses of the model.

First, we use SPSS 20.0 to measure the reliability of the questionnaire. Questionnaire reliability represents each construct's reliability, and the results must be consistent. According to expectations, the research extracts eight factors with Cronbach's  $\alpha$  values greater than 0.836 ( $\alpha > 0.70$ ), indicating high internal consistency (Nunnally, 1978)<sup>[27]</sup>. The composite

reliabilities (CR) of all seven constructs exceeds 0.842 (CR>0.70) (Chin, 1998)<sup>[28]</sup>, which indicates that the constructs in our study have adequate reliability.

Second, we conducted principal components analysis (PCA) to explore the validity of the questionnaire. The results reveal the KMO value is 0.908, and Bartlett's test of sphericity is significant at the level of 0.0000. That suggests the data is suitable for principle components analysis (PCA). The factor matrix with varimax rotation is shown in TABLE 1. All the items have high loadings on the seven related factors (shown in bold) and they have relative low loadings on the unrelated factors (or cross loadings is smaller than 0.40) after varimax rotation, which shows the questionnaire has good convergent and discriminant validity (Gefen et al, 2000)<sup>[29]</sup>. The seven factors explain 75.035 percent of the total variance, which is listed on the last row of TABLE 1.

**TABLE 1 : Factor matrix with varimax rotation**

	Component						
	PSE	WSD	RES	FRE	HTF	ETR	PIN
PSE1	.905	.115	.011	.094	.093	.081	.020
PSE2	.907	.144	.008	.107	.087	.080	.062
PSE3	.916	.120	.020	.035	.141	.074	.056
PSE4	.790	.152	.092	.175	.111	.120	.151
PSE5	.728	.125	.009	.181	.189	.198	.159
WSD1	.212	.315	.242	.640	.043	.078	.282
WSD2	.109	.263	.149	.748	.102	.144	.186
WSD3	.121	.222	.079	.763	.225	.213	.033
WSD4	.187	.233	.048	.743	.155	.156	.066
RES3	.179	.356	.090	.219	.637	.175	.107
RES4	.194	.268	.135	.154	.806	.139	.036
RES5	.249	.284	.089	.141	.767	.204	.100
FRE1	.190	.687	.111	.264	.320	.185	.025
FRE2	.152	.758	.151	.211	.222	.200	.043
FRE3	.158	.699	.101	.188	.383	.182	.067
FRE4	.231	.667	.140	.267	.086	.184	.124
FRE5	.125	.597	.253	.316	.218	.113	.148
HTF1	.037	-.175	.706	.316	.170	.107	.117
HTF2	.047	-.053	.772	.219	.214	.097	.082
HTF3	-.007	.247	.748	.164	-.032	.014	.109
HTF5	.020	.216	.763	-.087	.069	.128	.056
HTF6	.033	.281	.777	-.054	-.040	.065	.033
HTF1	.037	-.175	.706	.316	.170	.107	.117
ETR1	.247	.363	.199	.188	.111	.698	.174
ETR2	.172	.313	.190	.186	.256	.703	.106
ETR3	.186	.150	.099	.261	.210	.774	.172
PIN1	.175	.113	.161	.205	.052	.133	.868
PIN2	.143	.096	.139	.128	.116	.166	.892
Var.%	15.588	12.845	11.966	11.046	8.848	7.712	7.029

#### Confirmatory factor analysis

The overall model fit indices ( $\chi^2(303) = 863.85$ ,  $\chi^2/df = 2.85$ , which was less than 3 ; RMSEA was 0.077, SRMR was 0.059, which was less than the standard of 0.08 ; CFI was 0.97, IFI was 0.97, NFI was 0.95, NNFI was 0.96. The above

values all reached the required standard. Standardized coefficients of all the latent variables were higher than 0.6; and T-values were all higher than 1.96 (See TABLE 2). The results indicated all the above indicators met the specified standard and the simulation model was good.

**Verification the Construct Model**

The overall model fit indices ( $\chi^2(308) = 898.23$ ,  $\chi^2/df = 2.91$ , which was less than 3 ; RMSEA was 0.078, SRMR was 0.065, which was less than the standard of 0.08 ; CFI was 0.97, IFI was 0.97, NFI was 0.95, NNFI was 0.96. The above values all reached the required standard. It showed simulation model was good. As shown in TABLE 3.

**TABLE 2 : Results of confirmatory factor analysis**

Latent variable	Observed variable	Standardized coefficient	T-value	AVE value
Privacy/Security Cronbach's $\alpha=0.934$	PSE1	0.95	22.51	0.726
	PSE2	0.96	23.08	
	PSE3	0.90	20.61	
	PSE4	0.73	14.95	
	PSE5	0.68	13.58	
Web Site Design Cronbach's $\alpha=0.861$	WSD1	0.78	15.59	0.613
	WSD2	0.81	16.55	
	WSD3	0.79	15.94	
	WSD4	0.79	14.94	
Responsiveness Cronbach's $\alpha=0.59$	RES1	0.77	15.33	0.680
	RES2	0.85	17.72	
	RES3	0.85	17.87	
Fulfillment / Reliability Cronbach's $\alpha=0.893$	FRE1	0.85	18.38	0.536
	FRE2	0.85	18.19	
	FRE3	0.84	17.81	
	FRE4	0.72	14.23	
	FRE5	0.71	14.01	
Historical Transaction Feedback Cronbach's $\alpha=0.836$	HTF1	0.68	12.70	0.516
	HTF2	0.76	14.63	
	HTF3	0.74	14.24	
	HTF4	0.70	13.26	
	HTF5	0.71	13.48	
E-trust Cronbach's $\alpha=0.857$	ETR1	0.85	17.75	0.668
	ETR2	0.81	16.69	
	ETR3	0.79	15.92	
Purchase Intention Cronbach's $\alpha=0.893$	PIN1	0.93	18.28	0.802
	PIN2	0.86	16.65	

**TABLE 3 : Test of structural equation model**

Hypothesized effect	Path Coefficient	T-Value	Conclusion
H1: Privacy/security → E-trust	0.13**	2.65	Verified
H2: Web Site Design → E-trust	0.25***	3.39	Verified
H3: Responsiveness → E-trust	0.18**	2.47	Verified
H4: Fulfillment/reliability → E-trust	0.29**	3.17	Verified
H5: Historical Transaction Feedback → E-trust	0.15**	2.84	Verified
H6: E-trust → Purchase Intention	0.53***	8.60	Verified

\* Significant at 0.5 level; \*\* Significant at 0.01 level; \*\*\* Significant at 0.001 level.

The results proved that all the hypotheses were verified. As shown in TABLE 3, the four dimensions of e-service quality, privacy/security, web site design, responsiveness and fulfillment/reliability all had significantly positive impact on e-trust, and T-value were 2.65, 3.39, 2.65, 3.17, 2.84 respectively, which were higher than the standard of 1.96, so the

hypothesis H<sub>1</sub>, H<sub>2</sub>, H<sub>3</sub>, H<sub>4</sub> were all verified. In addition, e-trust had significantly positive effect on purchase intention with T-value 8.60, which was higher than the standard of 1.96, so H<sub>6</sub> was supported.

## CONCLUSIONS

The results, based on the online survey of C2C e-customers through professional survey platform, reveals that consumers' purchase intention is significantly positively impacted by e-trust, while e-trust is strong affected by e-service quality and transaction feedback of a C2C e-retailer. Among them, the first and second drivers of e-trust are Web site design, fulfillment/reliability. However, contrary to our expectation, in this study responsiveness is the smallest impact on-trust. In addition, e-trust is a key mediator between e-service quality, historical transaction feedback and purchase intention. It is consistent with hypothesis that historical transaction feedback has significantly positive impact on e-trust, which is in the middle position impact on e-trust. As Dellarocas (2003) proposed online feedback mechanisms is a key means to improve customers' trust of online shopping<sup>[30]</sup>. More especially, China is a collective cultural country, group decisions and word of mouth communication are dominated the decision making<sup>[25]</sup>. The results show we should not only attach importance to direct customers but also focus on indirect customers and third parties<sup>[25,30]</sup>, which are the core elements to obtain the trust of others. After all, trust is very crucial for success and endurance of online companies.

## LIMITATION AND FUTURE RESEARCH

There are a few limitations in this research. First, based on the e-service quality, transaction feedback perspective, we explore their relationship with e-trust. In fact, there are many other factors leading to e-trust, such as propensity to trust, sales management, perceived risk, and brand image. What's more, in this paper, we just use e-trust to measure the relationship between customers and e-retailers, without considering the impact of C2C third-party transaction platform on e-trust. Finally, we only examine the relationship between e-trust and purchase intention, and take no account of the effects of consumer characteristics on e-trust, for example Internet shopping experience, consumers' competence, consumer involvement level, and personal demographic characteristics. Future research, these variables can be added to further explore the effects of e-service quality, historical transaction feedback on purchase intention.

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