

**AN ASSESSMENT OF E-SERVICE QUALITY, CUSTOMER
SATISFACTION, AND CUSTOMER TRUST ON CUSTOMER
BEHAVIOR IN ONLINE SHOPPING**

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Abstract

This purpose of this dissertation is to synthesize existing insight about e-service quality in online business and develop new visions that helps manager to understand the most important dimensions of e-service quality that have impact on customer satisfaction, customer trust, and customer behavior. This study focus on the impact of e-service quality of Indonesian e-commerce. This study tested the four-dimensions of e-service quality that better predict customer behavior. The result was expected to extend the insight about country culture difference might have different relevance of e-service quality attributes.

Data from an online survey of 355 Indonesian online consumers were used to test the research model. Structural equation modelling technique was used to test the research model. The analytical result showed that three dimensions of e-service quality: website design, security/privacy, and fulfilment positively affect overall e-service quality. Meanwhile customer service is not significantly related to overall e-service quality. Later, overall e-service quality is significantly related to customer satisfaction and customer trust. This study also tested the impact of customer satisfaction and customer trust on customer behavior such as repurchase intention, word of mouth, and site revisit. Result indicate customer satisfaction and customer trust had a positive impact on customer behavior.

Keywords: E-Service Quality, Customer Satisfaction, Customer Trust, Customer Behavior

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Resumo

O objetivo desta dissertação é sintetizar a percepção existente sobre a qualidade do serviço eletrônico em negócios on-line e desenvolver novas visões que ajudem o gestor a entender as dimensões mais importantes da qualidade do serviço eletrônico que têm impacto na satisfação, confiança e comportamento do cliente. Este estudo foca o impacto da qualidade do serviço eletrônico do comércio eletrônico na Indonésia, tendo testado as suas quatro dimensões de qualidade que melhor prevêm o comportamento do cliente. Pretende-se que os resultados obtidos permitam perceber melhor a diferença que a cultura do país pode ter na relevância dos diferentes atributos de qualidade do serviço eletrônico.

Dados recolhidos de 355 consumidores on-line indonésios foram usados para testar o modelo conceptual mediante a aplicação de modelação de equações estruturais. Os resultados mostraram que três dimensões da qualidade do serviço eletrônico, designadamente design do site, segurança / privacidade e atendimento afetam positivamente a qualidade geral do serviço eletrônico. O atendimento ao cliente não está significativamente relacionado à qualidade geral do serviço eletrônico. Adicionalmente, a qualidade geral do serviço eletrônico está significativamente relacionada com a satisfação e com a confiança do cliente. Este estudo também testou o impacto da satisfação e da confiança do cliente no seu comportamento, bem como a intenção de recompra, o passa-palavra e a revisitação do site. O resultado indica que a satisfação e a confiança do cliente tiveram um impacto positivo no seu comportamento.

Palavras chave: Qualidade do serviço eletrônico, Satisfação do Cliente, Confiança do Cliente, Comportamento do Cliente

JEL: M30 – Marketing and Advertising: General

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List of Abbreviations

COD	cash on delivery
CS	customer service
DC	delivery condition
FF	fulfilment
IQ	information quality
MA	merchandise availability
OA	order accuracy
PO	price offerings
PP	purchase process
PR	privacy
PS	product selection
RP	return handling/policies
SA	system availability
SC	security
SL	service level
SP	security/privacy
TD	timeliness of delivery
WA	website aesthetics
WC	website convenience
WD	website design
WOM	word of mouth
WP	web personalization

Chapter 1. Introduction

For over a decade the Internet has been generating consumer empowerment (Pires, Stanton, & Rita, 2006). Brick-and-mortar stores are slowly but surely closing down because of the rise of e-commerce (Quora, 2017). Compared with physical stores, online businesses offer convenience to customers (Business.com, 2017). Customers can just sit at their home, place their orders, pay via credit card, and wait until the goods are delivered to their home. E-commerce in Indonesia is growing fast due to the growth of internet penetration. In March 2017, the internet penetration reached slightly over 50% with 104.96 million internet users. The number of Indonesian internet users are projected to reach 133.39 million in 2021, making Indonesia one of the biggest online markets worldwide (Statista, 2018^b). According to Statista (2018^a), Indonesia currently has approximately 28.2 million online shoppers, and is projected to experience a 3-4% annual increase for the next years. The majority of users are in 25-34 years old range and account for 12.8 million users who are shopping online in Indonesia.

The rapid development of information technology led to a cultural shift. Customers started to shop in e-commerce rather than in physical stores. Physical businesses have been attempting to gain a competitive advantage by using e-commerce to interact with customers (Lee & Lin, 2005). In online business, competition can easily enter the market because of low entry barriers (Wang *et al.*, 2016). From the customer side, they have low switching costs to shop from one online store to another (Mutum *et al.*, 2014). In physical business and online business, customer shopping experience influences future customer behavior, including repurchase intention, store revisit intention, and word of mouth (WOM) (Chang & Wang, 2011).

The biggest challenge for online shopping is to provide and maintain customer satisfaction. A key success factor to survive in a fierce competitive e-environment is strategy that focuses on services. A company must deliver superior service experiences to its customers, so they will repurchase and be loyal to the firm (Gounaris *et al.*, 2010). To obtain high levels of customer satisfaction, high service quality is needed which often leads to favorable behavioral intentions (Brady & Robertson, 2001). A website with good system quality, information quality, and electronic service quality is a key to success in e-commerce (Sharma & Lijuan, 2015).

The concept of e-service quality has been studied by many researchers. The attributes of e-service quality have a significant association with overall e-service quality, customer

satisfaction, and repurchase intentions, but not WOM (Blut *et al.*, 2015). Tsao *et al.* (2016) studied the impact of e-service quality on online loyalty based on online shopping experience in Taiwan and showed that system quality and electronic service quality had significant effect on perceived value, that in turn had significant effect on online loyalty. Blut (2016) demonstrated that e-service quality had positive effect on customer satisfaction, repurchase intention, and WOM for online shoppers in US. In general, the existing studies about e-service quality have differences in both methodology and results, with no definite conclusions (Gounaris *et al.*, 2010).

The purpose of this study is to build on existing literature on e-service quality in online shopping and develop new knowledge to better understand the most important dimensions of e-service quality that have impact on customer satisfaction, customer trust, and customer behavior. The lack of studies about the impact of e-service quality other than on customer satisfaction, purchase intention, and WOM and the difference in both methodology and result of e-service quality studies constitutes a research gap. Chang *et al.* (2013) stated that trust is the most important factor to attract e-commerce buyers. Yet, only few studies can be found about the impact of service quality on trust, especially on online business. Rasheed & Abadi (2014) tested the impact of e-service quality on trust in the overall services industry while Saleem, Zahra, & Yaseen (2017) tested it on Pakistan airline industry. Country culture was found to affect the relevance of e-service quality construct and Blut *et al.* (2015) also suggested that future research should test whether the e-service quality measurement works equally well in different countries and cultures. Gounaris *et al.* (2010) found that e-service quality had positive impact on three consumer behavioral intentions: purchase intentions, site revisit, and WOM. Rasheed & Abadi (2014) found that trust was considered to be an antecedent of service quality. Using an incorrectly specified e-service quality model would overestimate the importance of e-service quality attributes (Blut *et al.*, 2015). Blut *et al.* (2015) developed a conceptual model of e-service quality that was able to predict customer behavior better than other established instrument, but only Blut (2016) tested empirically the conceptual model for online shoppers in the U.S. To address the research gap mentioned above, this study empirically tested Blut *et al.* (2015) e-service quality model in order to understand the impact of e-service quality not only in customer satisfaction, purchase intention, and WOM, but also in customer trust and site revisit, and applied to Indonesian online shoppers. The contributions of this study are to investigate the direct effect of overall service quality on customer satisfaction, customer

trust, and customer behavior as well as which dimensions of e-service quality have impact on building the perception of overall service quality, especially in Indonesia context.

Chapter 2. Literature Review and Research Hypotheses

2.1. E-Service Quality

Many researchers have proposed different attributes and dimension to measure e-service quality. The early study about e-service quality was done by Dabholkar (1996) who examined how customers form expectations on technology based self-service quality and suggested five main attributes of e-service quality: speed of delivery, ease of use, reliability, enjoyment, and control. The result of the study shows that control and enjoyment were significant determinants of service quality, ease of use was also a key determinant in service quality, but only for high waiting time and control groups, while speed of delivery and reliability had no impact on service quality.

Later, Loiacono, Watson, & Goodhue (2002) analyzed websites selling books, music, airline tickets and hotel reservations, developing the WebQualTM scale to measure e-service quality. The dimensions of WebQualTM informational fit to task, interactivity, trust, response time, ease of understanding, intuitive operations, visual appeal, innovativeness, flow (emotional appeal), consistent image, on-line completeness, better than alternative channels. The study provides researchers with a validated reliable measure of website quality. It also adds understanding of TAM by revealing the components of ease of use and usefulness.

Other research conducted by Wolfinbarger & Gilly (2003) using focus groups identified four dimensions of e-service quality called eTailQ.: customer service, privacy/security, website design, and fulfilment/reliability. Pan, Ratchford, & Shankar (2002) analyzed 105 e-tailers comprising 6,739 price observations for 581 items in eight product categories, and proposed five dimensions of e-service quality: reliability, shopping convenience, product information, shipping/handling, and pricing.

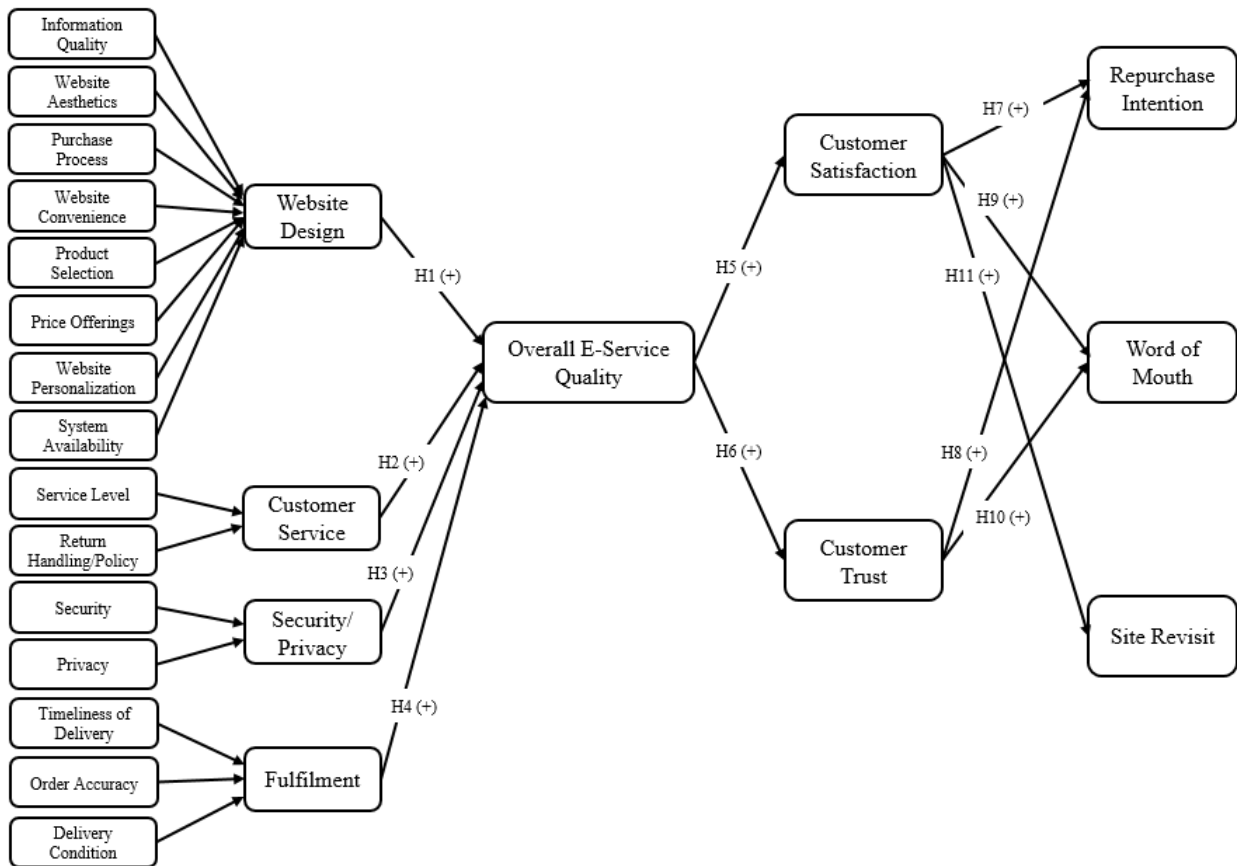
Zeithaml *et al.* (2002) assembled what is currently known about service quality delivery through websites on five main dimensions: information availability and content, ease of use, privacy/security, graphic style, and fulfilment/ reliability. A study conducted by Parasuraman *et al.* (2005) divided e-service quality into two different scales: e-service quality scale (E-S-QUAL) and e-service quality recovery scale (E-RecS-QUAL). Privacy/security, reliability, fulfilment, efficiency, and individualized attention are the dimensions of E-S-QUAL where the dimensions of E-RecS-QUAL are responsiveness, compensation, and contact. The result of the study shows that privacy plays a significant role in customers' higher-order evaluations pertaining to websites.

Gounaris *et al.* (2010) examined the effect of service quality and satisfaction on WOM, site revisit, and purchase intention in the context of internet shopping. To measure e-service quality, these authors used WebQual scale (usability, information, and interaction) developed by Barnes & Vidgen (2002) and two additional parameters, aesthetics and after sales service, developed by Lee & Lin (2005). The study used 240 random online interviews from an Internet provider in Greece and showed that e-service quality had a positive effect on e-satisfaction, while it also influenced, both directly and indirectly through e-satisfaction, the customer behavioral intentions, namely site revisit, WOM communication and repeat purchase.

Kitapci *et al.* (2014) investigated the effect of service quality dimensions on patient satisfaction, identified the effect of satisfaction on WOM communication and repurchase intention, and looked for a significant relationship between WOM and repurchase intention in the public healthcare industry. The framework used the SERVQUAL model developed by Parasuraman *et al.* (1985) to measure service quality. The study demonstrated that customer satisfaction had a significant effect on WOM and repurchase intentions which were found highly related.

In a more recent study, Blut *et al.* (2015) determined the model that best describes the dimensions that compromise e-service quality. Results show that e-service quality is a four-dimensional construct: website design, customer service, security/privacy, and fulfilment. Later, Blut (2016) empirically tested Blut *et al.*, (2015) model using 358 U.S. online customers. The study showed that e-service quality construct conformed to the structure of a higher order factor model that links online service quality perceptions to distinct and actionable dimensions, including website design, fulfillment, customer service, and security/ privacy. The result of this study also showed that overall quality fully mediated the relationship between dimensions and outcomes for fulfilment and security, and partially mediated the relationships for customer service and website design.

Figure 1. Conceptual model



The following Figure 1 illustrates the proposed conceptual model for e-service quality in online shopping context. To examine the relationship among customer satisfaction, customer trust, repurchase intention, WOM, and site revisit, the models from Gounaris *et al.* (2010), Blut (2016), Rasheed & Abadi (2014) and Kitapci *et al.* (2014) were adapted.

According to Blut (2016), e-service quality measurements contain four dimensions: website design, customer service, security/privacy, and fulfilment. Website design refers to all elements of customer's experience related to the website, including information quality, website aesthetics, purchase process, website convenience, product selection, price offerings, website personalization, and system availability. An efficient website should contain three main categories of contents: information-oriented, transaction-oriented, and customer-oriented (Cox & Koelzer, 2004). A good website design should emphasize the usability by providing the aesthetics of the design, reflecting a strong and associative image to the brand, and being able to attract customers to visit it (Díaz & Koutra, 2013). Customers would assess their experience of using a website to assess an online store's overall service quality. Hence,

H1. Website design influences positively overall e-service quality

Customer service refers to service level and return handling/return policies during and after the sale (Blut, 2016). Offline businesses always have service staff that helps customers during the purchasing process. In online businesses, customers sometimes do the entire purchasing process by themselves without customer service assistance (McLean & Wilson, 2016). Some online businesses provide customer service that allows customers to ask more detailed information regarding the product they want to buy. Companies usually use web-based synchronous media such as live chat facilities, online help desk, and social network websites (Turel & Connelly, 2013). According to Blut (2016), customer service might contribute to e-service quality. Hence,

H2. Customer service has a positive direct influence on overall e-service quality

Security/privacy refers to the security of credit card payment and privacy of shared information (Blut, 2016). To increase the website credibility and service quality, the website must emphasize assurance and security (Wang *et al.*, 2015). Schmidt *et al.* (2008) showed that an effective website must feature privacy and security (see also: Fortes & Rita, 2016). When a customer purchases goods from an online website, this requires to enter private information such as name, address, and contact number, including information about credit card (Holloway & Beatty, 2008). Customers are always concerned whether the website would protect them against fraud after transaction. Website security and privacy is important to assess service quality of online stores. Hence,

H3. Security/privacy impacts positively on overall e-service quality

Fulfilment refers to activities that ensure customers receive what they ordered including time of delivery, order accuracy, and delivery condition (Blut, 2016). This attribute can only be assessed after the payment is done. According to Liao & Keng (2013), customer post-payment dissonance is more likely to occur in online shopping rather than in the offline shopping environment because customers cannot see directly the product before they purchase it. Companies must make sure delivery timeliness, order accuracy, and delivery condition to provide superior service quality for customers. Order fulfilment represents one of the determinants of e-service quality. Hence,

H4. Fulfilment exerts a positive impact on overall e-service quality

2.2. Customer Satisfaction

Customer satisfaction is an indication of the customer's belief of the probability of a service leading to a positive feeling (Udo *et al.*, 2010). According to Kotler & Keller (2006),

customer satisfaction is the consequence of customer's experiences during the buying process, and it plays a crucial role in affecting customers' future behavior, such as online repurchase and loyalty (Pereira, Salgueiro, & Rita, 2016). Satisfaction is one of the most important success measures in the business to consumer (B2C) online environment (Shin *et al.*, 2013). A satisfied online customer would likely to shop again and recommend online retailers to others (e.g., Pereira *et al.*, 2017), while a dissatisfied customer would leave his/her online retailer with or without any complaint.

Satisfaction is closely related to customer attitudes and intentions, which are part of a customers' behavior (Holloway *et al.*, 2005) and directly influence customers' positive behavioral intentions. Prior literature has confirmed a significant relationship between e-service quality and customer satisfaction (Blut *et al.*, 2015; Gounaris *et al.*, 2010; Kitapci *et al.*, 2014; Udo *et al.*, 2010). Gounaris *et al.* (2010) argue that e-service quality has a positive effect on e-satisfaction. E-satisfaction also influences, directly and indirectly through e-satisfaction, positive outcomes namely repurchase intention, WOM, and site revisit. Thus, the following hypothesis is provided to investigate the effect of service quality on customer satisfaction in online shopping.

H5. Overall e-service quality positively influences customer satisfaction

2.3. Customer Trust

Trust is a major factor for customers to decide whether to buy products from online stores or not (Fortes, Rita, & Pagani, 2017). According to Wu *et al.* (2018), trust can be seen as a belief, confidence, sentiment, or expectation about buyer intention or likely behavior. According to Chang *et al.* (2013), lack of trust is a major barrier in the adoption of e-commerce. Oliveira *et al.* (2017) measured three dimensions of consumer trust (competence, integrity and benevolence) and found that customer with high overall trust demonstrated a higher intention to e-commerce. Shopping through internet involves trust not only between internet merchant and customer, but also between customer and the computer system where the transaction is executed (Lee & Turban, 2001). Trust helps reduce uncertainty when the degree of familiarity between consumer and transaction security mechanism is insufficient (Wu *et al.*, 2018). Previous studies have found that there is a positive relationship between service quality and trust (Rasheed & Abadi, 2014; Wu *et al.*, 2010). Based on these findings, we argue that in online businesses:

H6. Overall e-service quality positively influences customer trust

2.4. Repurchase Intention

Customer satisfaction is a critical factor to generate customer loyalty (Pham & Ahammad, 2017). Kotler & Armstrong (2012) stated that customer satisfaction is the key to the buying behavior of the future. Repurchase intention indicates an individual's willingness to make another purchase from the same company, based on his/her previous experiences (Hellier *et al.*, 2003). Customers who are satisfied with the service provided by a service provider would increase the usage level and future usage intentions (Henkel *et al.*, 2006). Customer satisfaction and repurchase intentions can be increased by offering superior service quality (Cronin *et al.*, 2000). When customers are satisfied with the product or service they buy, they tend to purchase again from the same supplier. Several studies have found evidence for a positive relationship between customers' satisfaction and repurchase intentions (Blut *et al.*, 2015; Kitapci *et al.*, 2014; Pham & Ahammad, 2017; Wolfinbarger & Gilly, 2003).

If customers have high level of trust toward the website, it is more likely for them to have intention to purchase (Gao, 2011). Moreover, if customers have already experienced purchase from a website and they had good purchase experience from it, then they would likely to repurchase from the same website. Chek & Ho (2016) found evidence of a positive relationship between service customer trust and purchase intention. Based on this evidence, we propose that:

H7. Customer satisfaction positively influences repurchase intention

H8. Customer trust positively influences repurchase intention

2.5. Word of Mouth

Word of mouth (WOM) is product information that individuals transmit to other individuals (Solomon, 2018). WOM tends to be more reliable and trustworthy than other messages from formal marketing channels because customers get the word from people they know (Tuten & Solomon, 2015). WOM communication is an effective and powerful method to influence purchase decisions, particularly when important information is communicated by reliable and credible sources (Ennew, Banerjee, & Li, 2000).

According to Brown *et al.* (2007), the emergence of the internet has allowed customers to interact with each other quickly, and has easily established a phenomenon known as interpersonal online influence or electronic WOM. Customers often use WOM when they are looking for information about brands, products, services, and organizations. WOM continues to be recognized as an important source of information affecting customer product choices

(Smith *et al.*, 2005). Companies must be aware of both positive and negative WOM communication, since it is highly related to customers' behavioral intentions and affects corporate sales and profits (Jung & Seock, 2017). According to Wang (2011), not all satisfied customers result in positive WOM about services, whereas dissatisfied customers have strong tendency to share their bad experience with others.

Customers who experience good service quality provided by an e-commerce site tend to engage in positive WOM communication, with positive WOM being an outcome of customer satisfaction (Kau & Loh, 2006). Kitapci *et al.* (2014) found that satisfied customers positively influence their WOM intentions. Kim & Stoel (2004) also showed the important role of online trust in order for customers to recommend a brand or website. Customers need to be satisfied with their experience and trust the information provided by the website before they give recommendation to others (Loureiro *et al.*, 2018). Therefore, this research leads to the following hypotheses:

H9. Customer satisfaction positively influences WOM

H10. Customer trust positively influences WOM

2.6. Site Revisit

Site visitors' perceived service quality is a significant indicator of satisfaction as well as post-visit behavioral intentions such as site revisit (Leung *et al.*, 2011). The more positive the customer feels about a particular site after an interaction, the more likely the customer is to return to that site (Gounaris *et al.*, 2010). Another key issue for online service companies is a customer's decision to return or not to an internet site. The decision to revisit a site resembles customer service switching behavior (Keaveney, 1995), where a customer keeps on using the online service category but switches from one service provider to another.

Taylor & Strutton (2010) predicted intentions to return to a website. Gounaris *et al.* (2010) confirmed that the relationship between customer satisfaction and site revisit was significantly positive. In general, customers tend to use their past retail service experience for decision making in order to formulate strategies for repeat behavior. Therefore, the following hypothesis is proposed:

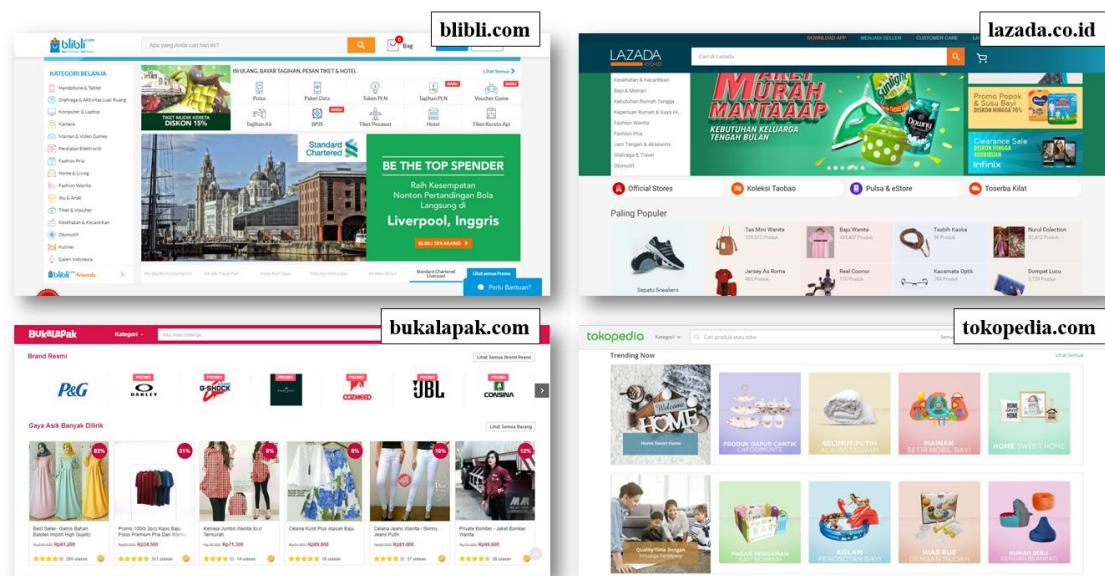
H11. Customer satisfaction positively influences site revisit

Chapter 3. Contextualization

3.1 Online Retailer Business in Indonesia

Online terms means on the Internet. Online shopping is the activity or action of buying products or services over the Internet (Oxford Dictionaries, n.d.). It means, customer going online, browse in the seller's website, selecting the product they want to buy, arranging for its delivery, and finally pays the product with debit or credit card. Online retailer is a company that provide online shopping facilities. They provide a website that allow consumers to purchase from their website. According to Investopedia (n.d.), online retailing can include business-to-business (B2B) and business-to-consumer (B2C) sales of products and services, through subscriptions to website content.

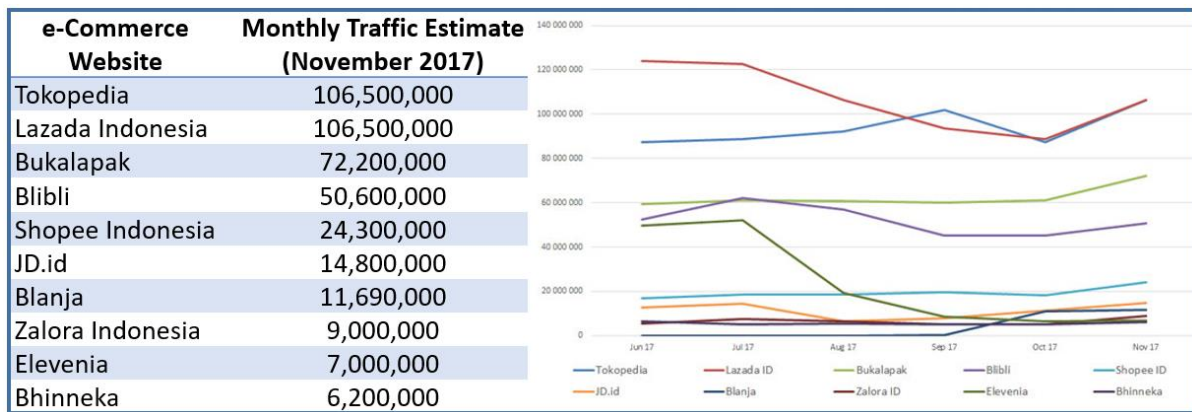
Figure 2. The example of Indonesian based e-commerce



Source: blibli.com; bukalapak.com; lazada.co.id; tokopedia.com

In 2017, e-commerce sales in Indonesia reach US\$10.9 billion. This number increase about 41% than sales achieved in 2015, US\$5.5 billion (Detik Inet, 2017). The main goal of every e-commerce is to get as many visitors as possible, so they can be potential buyer. Figure 2 shows the most popular e-commerce in Indonesia. As shown in Figure 3, in the last quarter in 2017, Tokopedia and Lazada Indonesia compete at the first and second position with the monthly visitor estimated around 106,500,000. Bukalapak, Blibli, and Shopee Indonesia managed to enter the top 5 e-commerce list with the most number of visitors.

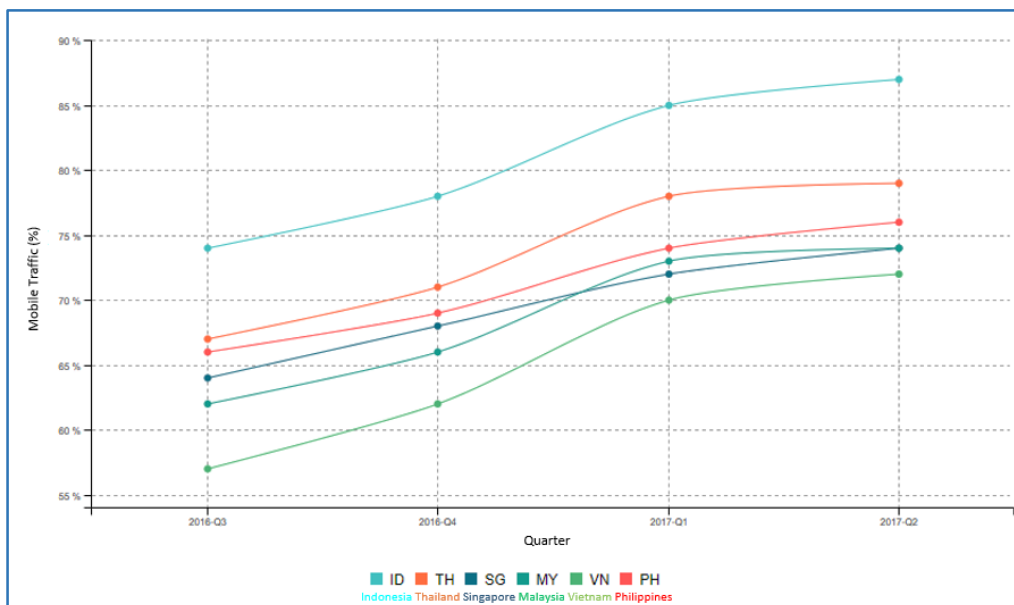
Figure 3. Top e-commerce sites in Indonesia by estimate monthly traffic



Source: Asean Up (2018)

Related to mobile visits, Southeast Asia’s e-commerce is able to surpass economic growth in Western countries. Figure 4 shows e-commerce mobile traffic growth in Southeast Asia. There has been a massive increase in mobile visits to e-commerce in Southeast Asia. Within 12 months, mobile traffic has increased on average by 19%. Mobile visits now account for an average of 72% of total web traffic. Indonesia became the country with the highest mobile traffic share, which is 87%. Interestingly, there is no e-commerce in Southeast Asia that has desktop traffic of more than 30% of their total website traffic (iPrice, 2018).

Figure 4. E-Commerce mobile traffic in Southeast Asia

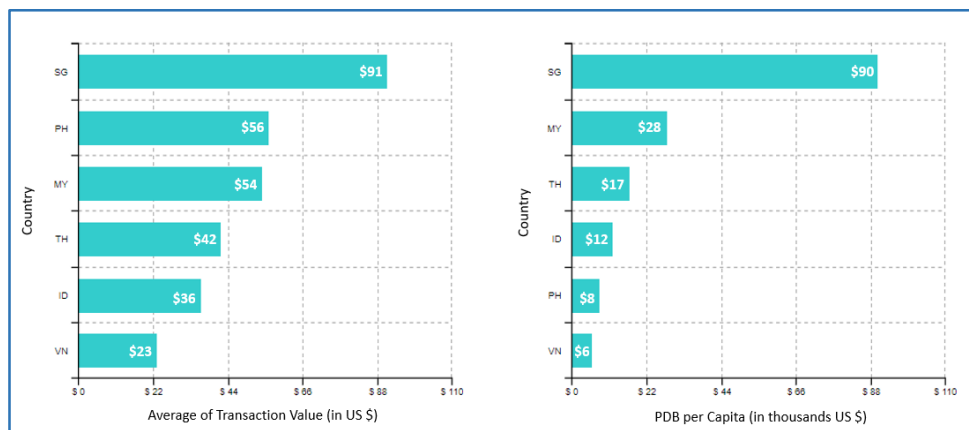


Source: iPrice (2018)

3.2 Indonesian Consumer Behavior

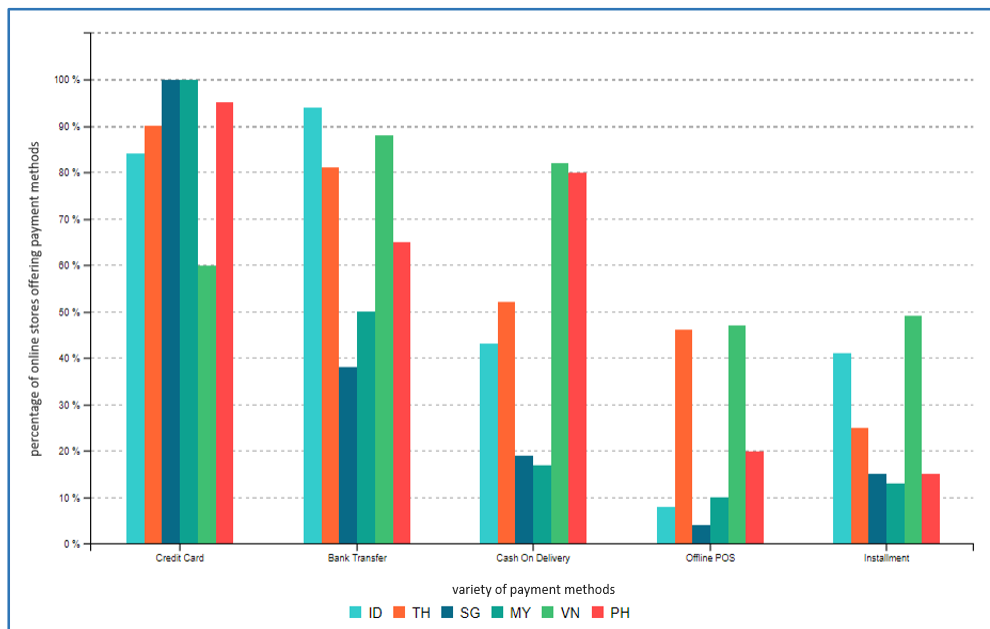
The number of smartphone user grows rapidly all over the world, including in Indonesia. This phenomenon seems to be in line with the increasing number of e-commerce users from websites and mobile applications. According Maulana (2018) an average of 87 percent of e-commerce visitors come from mobile usage. The finding further prove that the share of mobile device users has a considerable potential in earning higher number of visits.

Figure 5. Average transaction value and PDB per capita of Southeast Asia countries



Source: iPrice (2018)

Figure 6. Popular payment methods provided in Southeast Asia based e-commerce



Source: iPrice (2018)

Although the mobile access accounts for an average of 87 percent of total traffic, the majority of consumers in Indonesia and other developing countries in Southeast Asia still prefer to purchase through desktop. The general behavior of Indonesian online consumers is looking for goods through mobile (smartphone or tablet) websites or apps, but when they decide to shop, they use a computer or a laptop (Maulana, 2018).

IPrice survey as shown in Figure 5 reported that on average, Indonesian consumer spending about Rp500.000 (about US\$36) per month (Maulana, 2018). Figure 6 shows the popular payment method provided by e-commerce. Indonesian consumers still choose conventional payment methods such as cash on delivery and bank transfer. According to ecommerceIQ (2018) report, in January 2018, cash on delivery is the most payment method used with 52 percent of online shopper using followed by ATM/bank transfer (45 percent), and credit card (2 percent). Even though local e-commerce offers diverse payment methods, 94 percent of Indonesian based e-commerce still provide inter-bank transfer as their payment methods. In addition, the payment method with the least risk for online shopper, cash on delivery (COD), is also popular among Indonesian consumer. Forty-three percent of e-commerce is still offering COD as one of the payment method option. Trust issue is also the reason why COD is still widely used by Indonesian consumers although this method is actually not effective (Mustikasari, 2018).

The other payment method that differ Indonesian consumer behavior with western countries is the payment point in local convenience store such as Indomaret and Alfamart. If online shopping consumers do not have bank account, they are still able to purchase online by using payment point as the payment method. Consumers only need to bring the check-out code of their purchase and bring it to the nearest convenience store payment point. Consumers then pay cash to the cashier and get the payment receipt. Indonesian consumers tend to choose the conventional payment method. The reason is there are still many people who do not have bank accounts, which is about 150 million people. Indonesia's Central Bank (BI) count roughly among 260 million people, there are 143 million debit card circulated and 17 million credit cards (Freischlad, 2017). Most of the debit card cannot be used for online shopping. Credit card penetration in Indonesia is also still the lowest compared to other countries in Southeast Asia. In 2015, credit card penetration in Indonesia only amounted to 1.6 percent (Mustikasari, 2018). Most of Southeast Asia country have low credit card penetration (below 5 percent) except Singapore with more than 38 percent penetration rate, so e-commerce players in that area provide more diverse payment method that suitable in each region (The Asian Banker, 2017).

There is less mature in e-commerce payment system in Indonesia. The payment system still be a classic problem for online business.

Chapter 4. Research Methodology

4.1. Sample and Data Collection

The research was targeted for specific groups as respondents that would provide the information necessary for this research and who must fit with some set criteria. The respondents were screened to ensure that they remember the last experience of using an online retailer website. The criteria for respondent selection were Indonesian internet users, who had visited, bought, or used the service offered by online retailers, at least once during the previous six months. The target population in this study was comprised of all Indonesian male and female adults' individuals over the age of 17 years old.

In order to test the proposed model, a questionnaire was developed. Data collection was conducted through an online questionnaire using Google Docs, and the link shared on social media such as Facebook, LINE, and WhatsApp. Respondents were directed to a website containing the questionnaire via the shared link, for its self-administration. Respondents were instructed to respond based on the last online store that they used during the last six months.

4.2. Research Instrument and Construct Measurement

Overall e-service quality was defined as the overall excellence or superiority of the service (Zeithaml, 1988). The three items of overall e-service quality were adapted from Blut (2016). The constructs of the model were measured by combining items from WebQual, E-S-Qual, and eTailQ (Holloway & Beatty, 2008; Parasuraman *et al.*, 2005; Wolfinbarger & Gilly, 2003). The measurement of e-service quality was assigned to four dimensions: website design, customer service, security/privacy, and fulfilment. Based on Blut (2016), e-service quality dimensions were operationalized as of a reflective-formative type (Ringle *et al.*, 2012). The first order dimensions of website design consisted of eight attributes: information quality, website aesthetics, purchase process, website convenience, product selection, price offerings, website personalization, and system availability. The first order dimensions of customer service consisted of two attributes: service level and return handling/policies. The first order dimension of security/privacy consisted of two attributes: security and privacy. Lastly, the first order dimension of fulfilment consisted of three attributes: timeliness of delivery, order accuracy, and delivery condition.

The customer satisfaction scale was adapted from Fornell (1992) and customer trust was measured by six items adopted from Gefen (2002), Lee & Turban (2001) and Urban, Amyx, & Lorenzon (2009). Repurchase intention and WOM was measured with items adopted

from Zeithaml *et al.* (1996). Site revisit was developed from Gounaris *et al.* (2010). All of the constructs and reflective items were measured using a seven point scale ranging from 1 strongly disagree to 7 strongly agree (Table 1).

Table 1. Measurement of latent constructs

<i>Constructs</i>		<i>Items</i>	<i>Source</i>
Website Design	Information Quality	IQ1. The information on the website is pretty much what I need to carry out my tasks. IQ2. The website adequately meets my information needs. IQ3. The information on the website is effective.	Blut (2016); Holloway & Beatty (2008)
	Website Aesthetics	WA1. The website is visually pleasing. WA2. The website displays a visually pleasing design. WA3. The website is visually appealing.	Blut (2016); Holloway & Beatty (2008)
	Purchase Process	PP1. The website has no difficulties with making a payment online PP2. The purchasing process was not difficult. PP3. It is easier to use the website to complete my business with the company than it is to use a telephone or fax or mail a representative.	Blut (2016); Holloway & Beatty (2008)
	Website Convenience	WC1. The website displays a visually pleasing easy to read. WC2. The text on the website is easy to read. WC3. The website labels are easy to understand.	Blut (2016); Holloway & Beatty (2008)
	Product Selection	PS1. All my business with the company can be completed via the website. PS2. This website has a good selection. PS3. The site has a wide variety of products that interest me.	Blut (2016); Holloway & Beatty (2008)
	Price Offerings	PO1. The website offers discount or free shipping. PO2. The website has low prices. PO3. The website has lower prices than offline stores.	Blut (2016); Holloway & Beatty (2008)
	Website Personalization	WP1. The website allows me to interact with it to receive tailored information. WP2. The website has interactive features, which help me accomplish my task. WP3. I can interact with the website in order to get information tailored to my specific needs.	Blut (2016); Holloway & Beatty (2008)
	System Availability	SA1. When I use the website, there is very little waiting time between my actions and the website's response. SA2. The website loads quickly. SA3. The website takes a long time to load. (R)	Blut (2016); Holloway & Beatty (2008)
	Customer Service	Service Level	SL1. The online shop provides a telephone number to reach the company. SL2. The online shop has customer service representatives available online. SL3. The online shop offers the ability to speak to a live person if there is a problem.
Return Handling/ Policies		RP1. The online shop provides me with convenient options for returning items. RP2. The online shop handles product returns well. RP3. The online shop offers a meaningful guarantee.	Blut (2016); Holloway & Beatty (2008)
Security/ Privacy	Security	SC1. I feel safe in my transactions with the online shop. SC2. The online shop has adequate security features. SC3. This site protects information about my credit card.	Blut (2016); Holloway & Beatty (2008)
	Privacy	PR1. I trust the online shop to keep my personal information safe. PR2. I trust the website administrators will not misuse my personal information. PR3. It protects information about my web-shopping behavior.	Blut (2016); Holloway & Beatty (2008)
Fulfilment	Timeliness of Delivery	TD1. The product is delivered by the time promised by the company. TD2. This online shop website makes items available for delivery within a suitable time frame.	Blut (2016); Holloway & Beatty (2008)

<i>Constructs</i>		<i>Items</i>	<i>Source</i>
Order Accuracy		TD3. It quickly delivers what I order.	Blut (2016); Holloway & Beatty (2008)
		OA1. You get what you ordered from this website. OA2. The website sends out the items ordered. OA3. The website is truthful about its offerings.	
Delivery Condition		DC1. The product was damaged during delivery. (R)	Blut (2016); Holloway & Beatty (2008)
		DC2. The ordered products arrived in a good condition.	
		DC3. The products arrived with a major damage. (R)	
Overall e-Service Quality		SQ1. Overall. my purchase experience with this online shop is excellent SQ2. The overall quality of the service provided by this online shop is excellent SQ3. My overall feelings toward this online shop are very satisfied	Blut (2016)
Customer Satisfaction		S1. I am satisfied with this online shop. S2. The online shop is getting close to the ideal online retailer. S3. The online shop always meets my needs.	Fornell (1992)
Customer Trust		T1. One can expect good advice from this online shop.* T2. This online shop is genuinely interested in customer's welfare. T3. If problems arise, one can expect to be treated fairly by this online shop. T4. I am happy with the standards by which this online shop is operating. T5. This online shop operates scrupulously. T6. You can believe the statements of this online shop.	Gefen (2002); Lee & Turban (2001); Urban <i>et al.</i> (2009)
Repurchase Intention		RI1. I will do more purchases through this online shop in the future. RI2. I will increase purchases through this online shop. RI3. I will intensify purchases through this online shop.	Zeithaml <i>et al.</i> (1996)
Word of Mouth		WOM1. I say positive things about this online shop to other people. WOM2. I recommend this online shop to someone who seeks my advice. WOM3. I encourage friends and others to do purchase goods from this online shop.	Zeithaml <i>et al.</i> (1996)
Site Revisit		SR1. I will not to shop again from this online shop. (R)* SR2. I will make next purchase from this online shop. SR3. I will re-visit this online shop in the future.	Gounaris <i>et al.</i> (2010)

Note: * items have been excluded due to low validity

4.3. Measurement Model

To assess the validity and reliability of the measurement, this research used partial least square (PLS) path modelling as implemented in SmartPLS software. Composite reliability (CR), factor loading, and average variance extracted (AVE) were used to test the convergent validity. It is acceptable if an individual item factor loading is greater than 0.70, composite reliability exceeds 0.70 and AVE exceed 0.50 (Gefen *et al.*, 2000). Factor loading exceeding 0.50 is acceptable, while a value exceeding 0.70 shows strong evidence of convergent validity (Bagozzi & Yi, 1988). All the factor loadings estimates exceeded 0.70, except T1 and SR1 (for these reasons these were eliminated), and Bootstrap t-statistics showed strong evidence of convergent validity. As shown in Table 3, AVE of each reflective construct in this research also exceeded 0.50 (ranging from 0.641 to 0.880). The AVE indicated that most of the variance of each indicator was explained by its own construct. Thus, the convergent validity was confirmed.

To assess the discriminant validity, this research used three measures: Fornell-Lacker criterion, cross-loadings, and heterotrait-monotrait (HTMT) ratio of correlations criterion. According to Hair *et al.* (2010), discriminant validity ensures that a construct measure is empirically unique and represents phenomena of interest that other measures in a structural equation model do not capture. Discriminant validity is established if a latent variable accounts for more variance in its associated indicator variables than it shares with other constructs in the same model (Fornell & Larcker, 1981). Table 2 shows the square root of AVEs (in bold) compared with other constructs correlation. Since the square roots of AVEs were higher than correlation between other constructs, it met the acceptable discrimination. A second approach for establishing discriminant validity is cross-loadings. According to Chin (1998), each indicator loading should be greater than all cross-loadings. Table 3 shows that each indicator loading (in bold) is greater than all of its cross-loadings. The third approach is heterotrait-monotrait (HTMT) ratio of correlations. If HTMT value is below 0.90, discriminant validity has been established between two reflective constructs (Henseler *et al.*, 2014). As shown in Table 4, all construct had HTMT value below 0.90. Thus, the discriminant validity of the measurement model was also established.

Cronbach's alpha can assess the internal consistency reliability of the instruments. Cronbach's alpha should be 0.7 or higher, for exploratory purposes, but 0.6 or higher is also acceptable (Hair *et al.*, 2011). As illustrated in Table 2, all reflective constructs proved to be reliable since all Cronbach's alpha were greater than 0.7 (ranging from 0.770 to 0.931).

Table 2. Cronbach's alpha, composite reliability (CR), AVE, and Fornell-Lacker Criterion

	Cronbach's Alpha	CR	AVE	IQ	WA	PP	WC	PS	PO	WP	SA	SL	RP	SC	PR	TD	OA	DC	SQ	S	TD	RI	WOM	SR
IQ	0.868	0.919	0.792	0.890																				
WA	0.887	0.930	0.815	0.615	0.903																			
PP	0.782	0.874	0.698	0.526	0.412	0.836																		
WC	0.892	0.933	0.823	0.611	0.692	0.598	0.907																	
PS	0.816	0.892	0.734	0.583	0.549	0.610	0.709	0.857																
PO	0.780	0.873	0.696	0.488	0.390	0.266	0.325	0.343	0.834															
WP	0.834	0.901	0.752	0.471	0.315	0.274	0.291	0.318	0.638	0.867														
SA	0.770	0.867	0.686	0.471	0.396	0.277	0.320	0.298	0.574	0.544	0.828													
SL	0.774	0.869	0.689	0.405	0.266	0.128	0.238	0.283	0.395	0.588	0.393	0.830												
RP	0.876	0.924	0.802	0.419	0.292	0.214	0.242	0.308	0.442	0.510	0.386	0.615	0.895											
SC	0.837	0.903	0.758	0.463	0.293	0.222	0.275	0.270	0.470	0.531	0.543	0.430	0.621	0.871										
PR	0.895	0.935	0.827	0.448	0.299	0.205	0.264	0.296	0.416	0.444	0.421	0.418	0.545	0.701	0.910									
TD	0.896	0.935	0.828	0.487	0.348	0.260	0.288	0.309	0.527	0.586	0.651	0.523	0.439	0.503	0.487	0.910								
OA	0.876	0.924	0.802	0.475	0.354	0.245	0.318	0.340	0.572	0.594	0.634	0.443	0.514	0.646	0.584	0.779	0.896							
DC	0.734	0.842	0.641	0.425	0.282	0.121	0.203	0.220	0.419	0.434	0.489	0.347	0.368	0.491	0.367	0.510	0.621	0.800						
SQ	0.915	0.946	0.855	0.554	0.398	0.294	0.355	0.374	0.561	0.609	0.595	0.385	0.507	0.655	0.516	0.677	0.750	0.555	0.925					
S	0.855	0.911	0.774	0.522	0.341	0.285	0.337	0.328	0.584	0.607	0.590	0.379	0.551	0.691	0.597	0.609	0.749	0.543	0.791	0.880				
TD	0.908	0.931	0.731	0.482	0.327	0.241	0.289	0.331	0.535	0.679	0.615	0.498	0.532	0.632	0.625	0.681	0.730	0.511	0.719	0.795	0.855			
RI	0.914	0.946	0.853	0.384	0.287	0.219	0.241	0.258	0.473	0.528	0.534	0.350	0.420	0.457	0.375	0.501	0.579	0.419	0.619	0.722	0.696	0.924		
WOM	0.931	0.956	0.880	0.523	0.326	0.261	0.321	0.362	0.564	0.593	0.528	0.369	0.478	0.593	0.512	0.516	0.679	0.491	0.713	0.780	0.755	0.803	0.938	
SR	0.849	0.930	0.869	0.390	0.225	0.164	0.220	0.238	0.465	0.565	0.539	0.422	0.522	0.547	0.429	0.510	0.603	0.519	0.682	0.723	0.705	0.768	0.750	0.932

Notes: IQ: Information Quality; WA: Website Aesthetics; PP: Purchase Process; WC: Website Convenience; PS: Product Selection; PO: Price Offerings; WP: Website Personalization; SA: System Availability; SL: Service Level; RP: Return Handling/Policies; SC: Security; PR: Privacy; TD: Timeliness of Delivery; OA: Order Accuracy; DC: Delivery Condition; SQ: Overall Service Quality; S: Customer Satisfaction; T: Customer Trust; RI: Repurchase Intention; WOM: Word of Mouth; SR: Site Revisit

Table 3. Cross-loadings

	IQ	WA	PP	WC	PS	PO	WP	SA	SL	RP	SC	PR	TD	OA	DC	SQ	S	T	RI	WOM	SR
IQ1	0.919	0.546	0.489	0.596	0.554	0.501	0.536	0.462	0.471	0.421	0.468	0.495	0.496	0.503	0.442	0.593	0.542	0.526	0.380	0.565	0.436
IQ2	0.906	0.520	0.462	0.482	0.536	0.420	0.424	0.452	0.377	0.385	0.437	0.376	0.441	0.423	0.404	0.478	0.451	0.419	0.344	0.457	0.350
IQ3	0.842	0.583	0.453	0.551	0.462	0.373	0.279	0.336	0.214	0.305	0.321	0.310	0.355	0.330	0.278	0.392	0.389	0.328	0.296	0.359	0.240
WA1	0.547	0.877	0.410	0.661	0.545	0.328	0.266	0.333	0.235	0.258	0.222	0.255	0.304	0.332	0.270	0.341	0.301	0.278	0.260	0.298	0.208
WA2	0.522	0.921	0.310	0.594	0.426	0.354	0.288	0.351	0.246	0.263	0.276	0.261	0.303	0.301	0.247	0.352	0.298	0.293	0.216	0.233	0.160
WA3	0.594	0.910	0.391	0.618	0.512	0.375	0.299	0.388	0.238	0.270	0.294	0.292	0.335	0.324	0.248	0.384	0.325	0.315	0.299	0.347	0.238
PP1	0.411	0.302	0.861	0.466	0.506	0.220	0.251	0.235	0.106	0.196	0.196	0.186	0.257	0.243	0.100	0.254	0.249	0.212	0.171	0.191	0.111
PP2	0.448	0.398	0.868	0.519	0.510	0.215	0.205	0.255	0.083	0.182	0.178	0.164	0.214	0.184	0.102	0.234	0.232	0.197	0.209	0.200	0.145
PP3	0.458	0.327	0.775	0.512	0.512	0.232	0.231	0.201	0.132	0.159	0.182	0.164	0.181	0.189	0.100	0.250	0.233	0.196	0.168	0.264	0.155
WC1	0.579	0.740	0.502	0.908	0.597	0.355	0.297	0.294	0.189	0.246	0.283	0.266	0.281	0.299	0.181	0.373	0.353	0.286	0.249	0.313	0.210
WC2	0.535	0.593	0.590	0.931	0.639	0.262	0.250	0.260	0.208	0.198	0.226	0.229	0.247	0.270	0.165	0.307	0.294	0.244	0.207	0.275	0.189
WC3	0.546	0.543	0.539	0.882	0.695	0.263	0.244	0.319	0.251	0.212	0.238	0.220	0.254	0.295	0.207	0.282	0.268	0.253	0.198	0.285	0.200
PS1	0.417	0.461	0.438	0.522	0.750	0.181	0.183	0.222	0.207	0.219	0.221	0.262	0.210	0.244	0.155	0.251	0.201	0.263	0.172	0.230	0.134
PS2	0.540	0.488	0.552	0.631	0.902	0.347	0.286	0.263	0.259	0.306	0.237	0.262	0.297	0.314	0.213	0.366	0.332	0.277	0.250	0.332	0.209
PS3	0.532	0.467	0.567	0.659	0.908	0.335	0.332	0.277	0.257	0.263	0.236	0.244	0.279	0.310	0.194	0.334	0.297	0.310	0.235	0.356	0.256
PO1	0.382	0.335	0.239	0.273	0.254	0.779	0.436	0.455	0.324	0.311	0.316	0.240	0.419	0.422	0.330	0.335	0.402	0.364	0.340	0.333	0.301
PO2	0.406	0.315	0.220	0.290	0.284	0.876	0.549	0.484	0.359	0.350	0.357	0.345	0.448	0.474	0.321	0.511	0.462	0.428	0.367	0.463	0.381
PO3	0.432	0.329	0.209	0.252	0.318	0.845	0.603	0.497	0.308	0.439	0.495	0.446	0.452	0.531	0.396	0.545	0.589	0.539	0.471	0.602	0.475
WP1	0.433	0.308	0.239	0.235	0.294	0.581	0.817	0.454	0.450	0.428	0.515	0.454	0.487	0.563	0.466	0.570	0.546	0.569	0.493	0.582	0.487
WP2	0.398	0.218	0.198	0.226	0.240	0.563	0.904	0.476	0.516	0.425	0.422	0.332	0.533	0.497	0.378	0.478	0.522	0.613	0.437	0.483	0.488
WP3	0.394	0.290	0.272	0.295	0.290	0.515	0.878	0.483	0.563	0.471	0.440	0.365	0.504	0.484	0.285	0.534	0.507	0.583	0.441	0.475	0.493
SA1	0.314	0.250	0.173	0.186	0.149	0.447	0.446	0.781	0.350	0.365	0.432	0.311	0.487	0.488	0.233	0.428	0.454	0.497	0.424	0.362	0.409
SA2	0.415	0.331	0.256	0.287	0.268	0.536	0.511	0.903	0.338	0.351	0.518	0.336	0.560	0.552	0.401	0.539	0.547	0.510	0.488	0.468	0.475
SA3	0.430	0.393	0.249	0.310	0.306	0.440	0.395	0.796	0.294	0.252	0.396	0.395	0.564	0.531	0.554	0.502	0.460	0.524	0.414	0.470	0.451
SL1	0.330	0.247	0.039	0.175	0.273	0.251	0.435	0.286	0.779	0.448	0.332	0.316	0.367	0.344	0.283	0.306	0.287	0.359	0.268	0.304	0.324
SL2	0.353	0.258	0.150	0.233	0.243	0.320	0.462	0.311	0.863	0.496	0.368	0.380	0.496	0.379	0.338	0.320	0.314	0.441	0.268	0.285	0.379
SL3	0.328	0.163	0.122	0.183	0.194	0.403	0.561	0.375	0.846	0.578	0.370	0.344	0.435	0.378	0.246	0.331	0.340	0.435	0.331	0.329	0.348
RP1	0.409	0.294	0.233	0.238	0.315	0.432	0.468	0.323	0.573	0.908	0.514	0.466	0.376	0.449	0.337	0.421	0.506	0.471	0.379	0.422	0.447
RP2	0.358	0.259	0.209	0.189	0.257	0.389	0.465	0.302	0.551	0.923	0.581	0.536	0.389	0.449	0.269	0.452	0.483	0.445	0.391	0.420	0.444
RP3	0.359	0.232	0.130	0.223	0.255	0.366	0.437	0.417	0.525	0.853	0.576	0.461	0.416	0.483	0.387	0.491	0.491	0.516	0.359	0.444	0.517
SC1	0.418	0.246	0.175	0.244	0.230	0.401	0.513	0.548	0.405	0.502	0.903	0.568	0.517	0.647	0.496	0.681	0.670	0.628	0.452	0.600	0.579
SC2	0.391	0.262	0.182	0.230	0.217	0.443	0.493	0.477	0.363	0.589	0.913	0.587	0.469	0.594	0.443	0.636	0.630	0.584	0.409	0.544	0.493
SC3	0.399	0.255	0.223	0.244	0.256	0.381	0.377	0.390	0.354	0.529	0.790	0.676	0.323	0.441	0.340	0.387	0.500	0.434	0.329	0.400	0.353
PR1	0.441	0.295	0.196	0.270	0.286	0.447	0.422	0.371	0.386	0.529	0.727	0.921	0.443	0.533	0.357	0.502	0.574	0.581	0.339	0.483	0.405
PR2	0.422	0.280	0.195	0.271	0.284	0.375	0.388	0.411	0.375	0.511	0.637	0.947	0.462	0.554	0.334	0.479	0.560	0.548	0.317	0.455	0.387
PR3	0.352	0.237	0.166	0.170	0.235	0.304	0.402	0.366	0.383	0.443	0.537	0.859	0.423	0.508	0.307	0.424	0.491	0.580	0.372	0.460	0.380
TD1	0.448	0.300	0.239	0.288	0.300	0.473	0.503	0.513	0.501	0.322	0.326	0.367	0.880	0.610	0.419	0.564	0.484	0.557	0.390	0.389	0.351
TD2	0.430	0.311	0.229	0.253	0.255	0.478	0.539	0.629	0.461	0.420	0.517	0.433	0.923	0.758	0.483	0.622	0.591	0.632	0.482	0.519	0.512
TD3	0.454	0.339	0.242	0.249	0.290	0.489	0.556	0.628	0.469	0.448	0.517	0.521	0.925	0.749	0.487	0.657	0.582	0.664	0.491	0.492	0.517
OA1	0.399	0.295	0.181	0.276	0.275	0.478	0.494	0.574	0.367	0.420	0.629	0.538	0.678	0.918	0.616	0.670	0.681	0.603	0.463	0.552	0.557
OA2	0.449	0.354	0.228	0.305	0.345	0.540	0.565	0.579	0.406	0.508	0.589	0.505	0.744	0.925	0.611	0.730	0.663	0.635	0.473	0.596	0.541

OA3	0.430	0.299	0.254	0.272	0.292	0.522	0.540	0.550	0.421	0.451	0.513	0.532	0.669	0.841	0.428	0.610	0.671	0.734	0.635	0.688	0.524
DC1	0.338	0.222	0.099	0.182	0.175	0.204	0.250	0.326	0.195	0.260	0.299	0.191	0.278	0.349	0.813	0.312	0.330	0.297	0.261	0.302	0.354
DC2	0.368	0.256	0.130	0.168	0.206	0.484	0.517	0.493	0.379	0.390	0.541	0.461	0.573	0.683	0.820	0.586	0.591	0.594	0.492	0.549	0.541
DC3	0.303	0.185	0.042	0.138	0.134	0.237	0.181	0.301	0.204	0.180	0.257	0.135	0.285	0.356	0.766	0.357	0.297	0.235	0.165	0.242	0.281
SQ1	0.538	0.389	0.291	0.330	0.383	0.537	0.561	0.514	0.393	0.507	0.636	0.486	0.585	0.672	0.545	0.928	0.735	0.643	0.563	0.656	0.635
SQ2	0.489	0.346	0.289	0.343	0.348	0.503	0.557	0.522	0.345	0.467	0.558	0.454	0.618	0.711	0.458	0.925	0.709	0.660	0.570	0.673	0.626
SQ3	0.509	0.369	0.237	0.312	0.307	0.515	0.572	0.613	0.330	0.433	0.622	0.492	0.673	0.697	0.534	0.921	0.748	0.691	0.582	0.650	0.630
S1	0.500	0.363	0.248	0.324	0.316	0.551	0.580	0.578	0.461	0.546	0.655	0.542	0.651	0.796	0.647	0.819	0.912	0.750	0.701	0.751	0.747
S2	0.447	0.238	0.204	0.266	0.245	0.538	0.478	0.517	0.288	0.483	0.640	0.529	0.472	0.578	0.392	0.644	0.880	0.648	0.573	0.668	0.571
S3	0.425	0.287	0.303	0.297	0.300	0.445	0.536	0.453	0.224	0.415	0.520	0.506	0.462	0.574	0.357	0.599	0.846	0.694	0.621	0.629	0.570
T2	0.337	0.210	0.229	0.195	0.249	0.466	0.564	0.553	0.352	0.422	0.444	0.410	0.554	0.537	0.340	0.590	0.664	0.831	0.664	0.643	0.619
T3	0.433	0.299	0.201	0.277	0.293	0.463	0.626	0.524	0.490	0.449	0.520	0.539	0.622	0.662	0.438	0.609	0.683	0.887	0.560	0.621	0.559
T4	0.422	0.333	0.222	0.300	0.296	0.533	0.630	0.607	0.462	0.482	0.626	0.579	0.637	0.723	0.518	0.678	0.769	0.899	0.611	0.670	0.623
T5	0.453	0.277	0.234	0.228	0.291	0.418	0.565	0.421	0.488	0.508	0.502	0.522	0.516	0.546	0.465	0.553	0.614	0.805	0.515	0.575	0.598
T6	0.424	0.280	0.152	0.234	0.287	0.402	0.520	0.512	0.351	0.422	0.601	0.617	0.577	0.641	0.428	0.636	0.659	0.850	0.613	0.707	0.611
RI1	0.379	0.270	0.200	0.221	0.262	0.457	0.458	0.439	0.247	0.368	0.451	0.419	0.439	0.558	0.414	0.611	0.685	0.645	0.914	0.779	0.725
RI2	0.303	0.240	0.185	0.172	0.198	0.457	0.503	0.557	0.326	0.364	0.422	0.325	0.510	0.572	0.378	0.574	0.673	0.654	0.935	0.705	0.730
RI3	0.385	0.287	0.224	0.277	0.257	0.393	0.501	0.484	0.399	0.435	0.390	0.292	0.439	0.471	0.367	0.527	0.641	0.629	0.922	0.740	0.672
WOM1	0.537	0.334	0.261	0.324	0.341	0.561	0.573	0.518	0.394	0.485	0.625	0.503	0.523	0.681	0.482	0.705	0.773	0.747	0.762	0.951	0.741
WOM2	0.495	0.281	0.239	0.297	0.349	0.552	0.594	0.449	0.371	0.452	0.512	0.455	0.472	0.645	0.475	0.678	0.748	0.730	0.748	0.952	0.714
WOM3	0.434	0.302	0.233	0.280	0.329	0.468	0.497	0.521	0.263	0.404	0.529	0.483	0.453	0.579	0.421	0.620	0.667	0.641	0.751	0.910	0.651
SR2	0.321	0.161	0.101	0.149	0.163	0.416	0.559	0.520	0.369	0.507	0.524	0.371	0.478	0.562	0.426	0.634	0.696	0.672	0.749	0.705	0.937
SR3	0.409	0.261	0.209	0.266	0.285	0.452	0.492	0.485	0.420	0.466	0.496	0.431	0.472	0.562	0.545	0.637	0.651	0.641	0.681	0.694	0.927

Notes: IQ: Information Quality; WA: Website Aesthetics; PP: Purchase Process; WC: Website Convenience; PS: Product Selection; PO: Price Offerings; WP: Website Personalization; SA: System Availability; SL: Service Level; RP: Return Handling/Policies; SC: Security; PR: Privacy; TD: Timeliness of Delivery; OA: Order Accuracy; DC: Delivery Condition; SQ: Overall Service Quality; S: Customer Satisfaction; T: Customer Trust; RI: Repurchase Intention; WOM: Word of Mouth; SR: Site Revisit.

Table 4. Heterotrait-monotrait (HTMT) ratio

	IQ	WA	PP	WC	PS	PO	WP	SA	SL	RP	SC	PR	TD	OA	DC	SQ	S	T	RI	WOM	
IQ																					
WA	0.703																				
PP	0.639	0.491																			
WC	0.693	0.774	0.717																		
PS	0.688	0.648	0.760	0.830																	
PO	0.589	0.470	0.342	0.389	0.420																
WP	0.545	0.365	0.339	0.336	0.378	0.787															
SA	0.568	0.474	0.351	0.381	0.367	0.740	0.679														
SL	0.487	0.324	0.170	0.287	0.359	0.504	0.729	0.510													
RP	0.478	0.331	0.258	0.273	0.363	0.532	0.596	0.478	0.743												
SC	0.539	0.340	0.275	0.318	0.328	0.578	0.634	0.675	0.535	0.727											
PR	0.500	0.333	0.244	0.291	0.349	0.489	0.513	0.506	0.503	0.614	0.807										
TD	0.550	0.390	0.311	0.323	0.360	0.631	0.677	0.778	0.628	0.493	0.574	0.540									
OA	0.541	0.400	0.299	0.359	0.400	0.692	0.696	0.772	0.540	0.588	0.752	0.662	0.875								
DC	0.517	0.339	0.148	0.249	0.274	0.504	0.501	0.602	0.428	0.430	0.577	0.399	0.576	0.709							
SQ	0.615	0.441	0.348	0.392	0.430	0.658	0.696	0.704	0.457	0.568	0.746	0.569	0.745	0.836	0.632						
S	0.599	0.386	0.350	0.383	0.385	0.708	0.715	0.721	0.452	0.633	0.813	0.681	0.683	0.855	0.617	0.883					
T	0.539	0.365	0.288	0.320	0.386	0.631	0.781	0.734	0.596	0.601	0.722	0.694	0.752	0.822	0.571	0.787	0.898				
RI	0.430	0.318	0.259	0.267	0.297	0.557	0.604	0.637	0.416	0.471	0.521	0.416	0.551	0.653	0.462	0.676	0.812	0.761			
WOM	0.573	0.357	0.306	0.351	0.411	0.653	0.670	0.620	0.430	0.529	0.670	0.561	0.560	0.755	0.544	0.771	0.867	0.816	0.871		
SR	0.450	0.260	0.204	0.255	0.284	0.569	0.670	0.665	0.522	0.607	0.648	0.494	0.580	0.700	0.618	0.774	0.838	0.802	0.870	0.842	

Notes: IQ: Information Quality; WA: Website Aesthetics; PP: Purchase Process; WC: Website Convenience; PS: Product Selection; PO: Price Offerings; WP: Website Personalization; SA: System Availability; SL: Service Level; RP: Return Handling/Policies; SC: Security; PR: Privacy; TD: Timeliness of Delivery; OA: Order Accuracy; DC: Delivery Condition; SQ: Overall Service Quality; S: Customer Satisfaction; T: Customer Trust; RI: Repurchase Intention; WOM: Word of Mouth; SR: Site Revisit

In this study, e-service quality dimensions: website design, customer service, security/privacy, and fulfilment were second order constructs with reflective-formative type (Ringle *et al.*, 2012). Each of their first order constructs were reflective and the relationships between e-service quality attributes (first order constructs) and the e-service quality dimensions (second order constructs) were formative. Hence, multi-collinearity test as well as the significance and the sign of weights test were computed. Based on the test of significance and the sign of weights, all four e-service quality dimensions were statistically significant ($p < 0.01$) and all of them had positive signs. Table 5 shows that all VIF values of first order constructs (ranging from 1.607 to 3.065) were below the threshold of 3.3 (Lee & Xia, 2010), the extent of multi-collinearity was concluded to be non-problematic. Thus, the formative construct could be used to test the structural model.

Table 5. Formative measurement model evaluation

Formative construct (second-order construct)	Reflective constructs (first order construct)	Weights	VIF
Website Design	Information Quality	0.208***	2.328
	Website Aesthetics	0.184***	2.265
	Purchase Process	0.131***	1.833
	Website Convenience	0.184***	2.999
	Product Selection	0.162***	2.375
	Price Offerings	0.162***	2.025
	Website Personalization	0.177***	1.904
	System Availability	0.158***	1.730
Customer Service	Service Level	0.486***	1.607
	Return Handling/Policies	0.626***	1.607
Security/Privacy	Security	0.543***	1.968
	Privacy	0.541***	1.968
Fulfilment	Timeliness of Delivery	0.429***	2.548
	Order Accuracy	0.442***	3.065
	Delivery Condition	0.261***	1.631

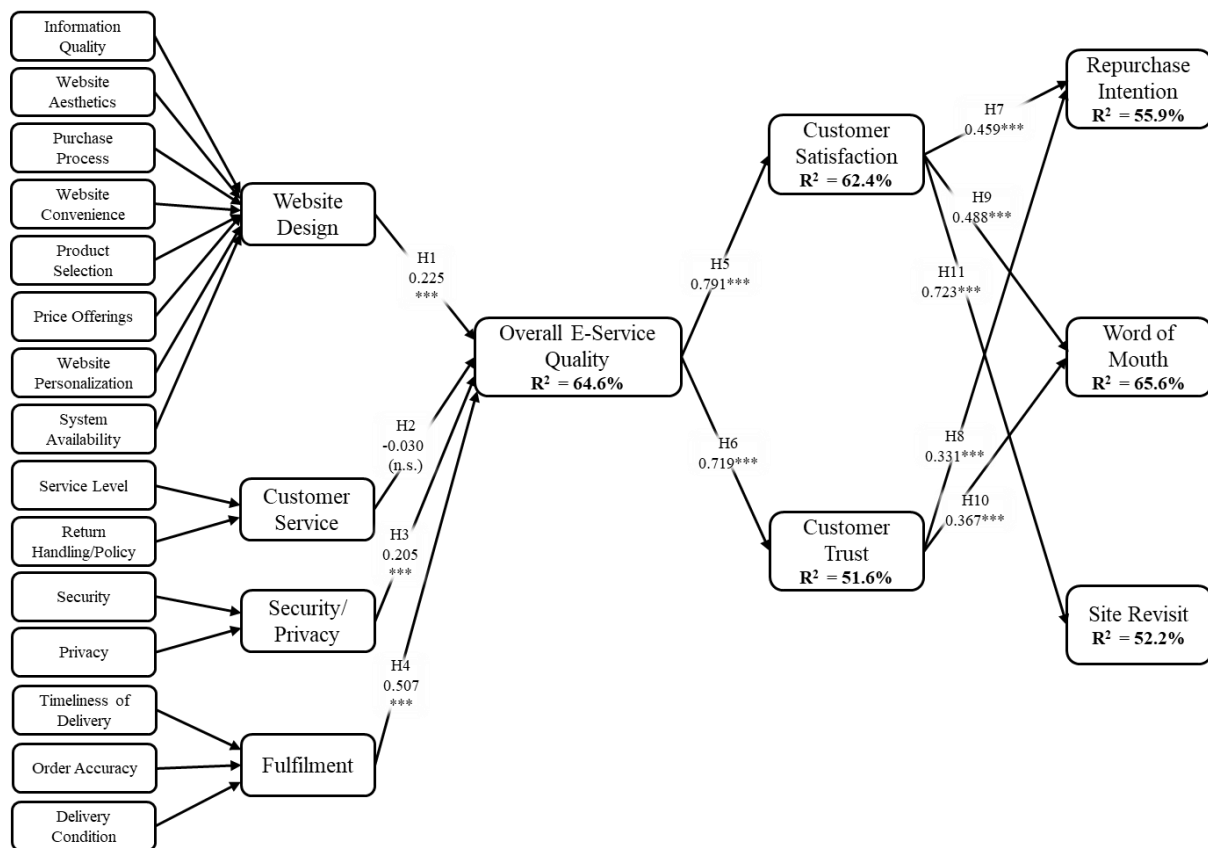
Notes: * $p < 0.10$; ** $p < 0.05$; *** $p > 0.01$.

Chapter 5. Data Analysis and Discussion

5.1. Hypotheses Testing

In the hypotheses testing, eleven paths were examined in the structural model. Hypotheses were tested based on the level of significance in the path coefficient using the bootstrapping technique (Hair *et al.*, 2011) with 5000 iterations of re-sampling, and each bootstrap sample constituted by the number of observations (in this case 355 cases). The test showed that of the eleven path coefficients, ten hypotheses were supported, while one hypothesis failed to be confirmed. The result of hypotheses testing is shown in Figure 2.

Figure 2. Estimated Model



Notes: (n.s.) = not significant; * $p < 0.10$; ** $p < 0.05$; *** $p > 0.01$.

The conceptual model explained 64.6% of the variation in overall service quality. The hypothesis of web design ($\hat{\beta} = 0.225$; $p < 0.01$), security/privacy ($\hat{\beta} = 0.205$; $p < 0.01$), and fulfilment ($\hat{\beta} = 0.507$; $p < 0.01$) are statistically significant. Nevertheless, customer service ($\hat{\beta} = -0.001$; $p > 0.10$) is not statistically significant. Therefore, hypotheses H1, H3, and H4 are supported, however H2 is not supported to explain overall e-service quality.

The conceptual model explained 62.4% of the variation in customer satisfaction and also explained 51.6% of the variation in customer trust. The hypothesis of overall service quality influence on customer satisfaction ($\hat{\beta} = 0.791$; $p < 0.01$) and the hypothesis of overall service quality influence on customer trust ($\hat{\beta} = 0.719$; $p < 0.01$) are statistically significant. Therefore, hypotheses H5 and H6 are supported.

The conceptual model explained 55.9% of the variation in repurchase intention. The hypothesis of customer satisfaction impact on repurchase intention ($\hat{\beta} = 0.459$; $p < 0.01$) and the hypothesis of customer trust impact on repurchase intention ($\hat{\beta} = 0.331$; $p < 0.01$) are statistically significant. Therefore, hypotheses H7 and H8 are supported to explain repurchase intention.

The conceptual model explained 65.6% of the variation in WOM. The hypothesis of customer satisfaction influence on WOM ($\hat{\beta} = 0.488$; $p < 0.01$), and customer trust influence on WOM ($\hat{\beta} = 0.367$; $p < 0.01$) are statistically significant. Therefore, hypotheses H9 and H10 are supported to explain WOM.

The conceptual model explained 52.2% of the variation in site revisit. The hypothesis of customer satisfaction impact on site revisit ($\hat{\beta} = 0.723$; $p < 0.01$) is statistically significant. Therefore, hypotheses H11 is supported to explain site revisit.

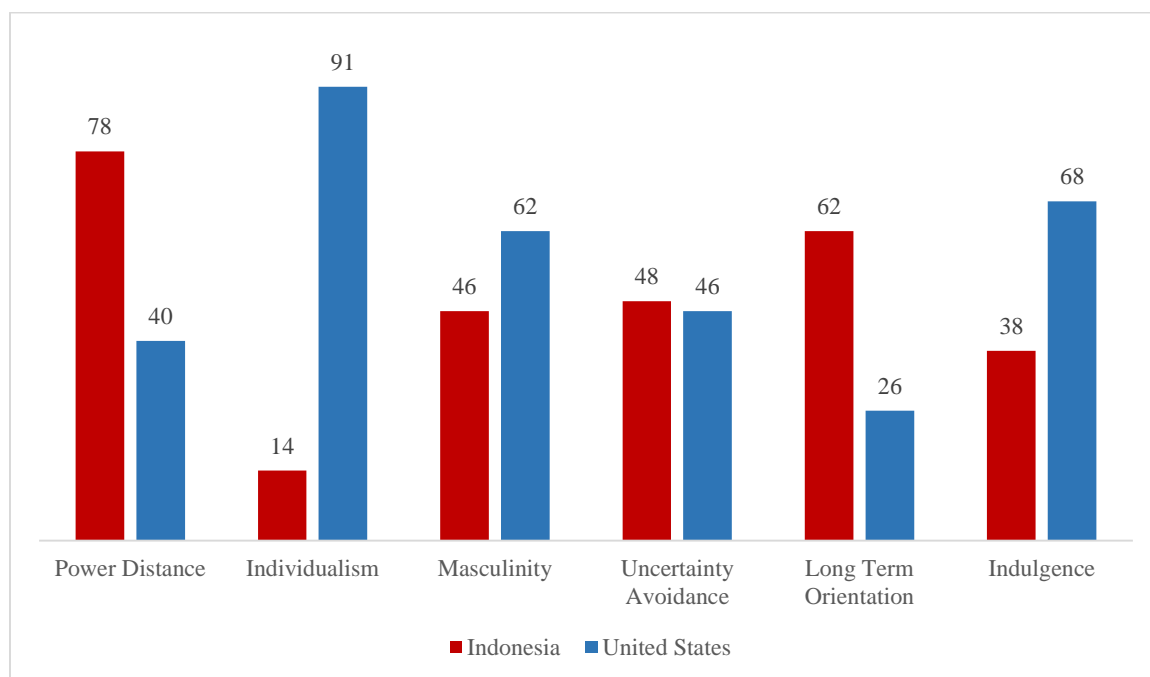
5.2. Discussion

This study was designed to investigate e-service quality in online business and develop new knowledge to understand the most important dimensions of e-service quality. The study also aimed to enhance prior understanding of how e-service quality affected customer behavior, i.e. customer satisfaction, customer trust, repurchase intention, WOM, and site revisit.

Previous studies suggested to apply the e-service quality measurement to other countries to test whether the measurement worked equally well in a different country and culture setting. Through the conducted study, it was found that three out of four dimension of e-service quality (website design, security/privacy, and fulfilment) had positive impact on e-service quality, whereas customer service dimension did not have impact on e-service quality. Thus, a company needs to pay attention to these dimensions more specifically and seek breakthroughs that can improve its performance and e-service quality. Literature emphasizes the strong relation of e-service quality dimensions to build the perception of overall e-service quality. Website design has the highest impact on e-service quality while customer service has

the lowest impact (Blut, 2016). In this study, fulfilment had the highest impact on e-service quality. Website design and security/privacy had almost the same impact on e-service quality. Surprisingly, in the Indonesian context, customer service was not relevant to build the perception of overall e-service quality of an online store. According to Wolfinbarger & Gilly(2003), not all customer need customer service in each transaction, so customer service is only scantily related to quality. Contrary, in Blut *et al.* (2015) study, security was not relevant to overall e-service quality in the four-dimension e-service quality model. Meanwhile, Wolfinbarger & Gilly (2003) found that customer service and security were not significant to e-service quality.

Figure 7. Hofstede country comparison: Indonesia and United States



Source: Hofstede Insight Website (n.d.)

Different country culture may give different outcomes on which attributes and dimension of e-service quality matters to create the perception of overall e-service quality. Thus, the result of this study compared with previous study that used same e-service quality measurements. The previous study done by Blut (2016) examined online shoppers is the U.S. Figure 7 shows that Indonesia and U.S. have different country culture in terms of power distance, individualism, and long term orientation. Blut *et al.* (2015) found that collectivism strengthen the association between fulfilment and overall e-service quality. In line with this

study, fulfilment proved to have the highest impact on overall e-service quality rather than three others service quality dimensions.

From the power distance side, consumers in high power distance culture expects companies providing e-service quality should provide more security (Hofstede, 1984). High power distance will strengthen the effect of security on overall e-service quality (Blut *et al.*, 2015). In this study, although security had low impact on overall service quality, it was significant. Although security/privacy had low impact in this study, it should not be underestimated. Particularly, online stores must keep customers' private information to make customers convinced to purchase goods in online store.

From the side of long term orientation (LTO), Indonesia's high score indicates that it has a pragmatic culture while US has a normative culture. According to Hofstede (1984), normative culture tend to analyze new information to check whether it is true. For a country with low LTO, information is important, so, low LTO strengthen the association between website design and overall service quality. Thus in Blut (2016) study website design had the highest impact on overall service quality than three other service quality dimensions. As a country with pragmatic culture, website design only had low impact on overall e-service quality but the importance should not be underestimated. Online store's website design at least should be visually appealing, easy to read, and provide enough information regarding the product they sell.

Customer satisfaction and customer trust appeared in the model as the outcomes of overall e-service quality. The result of this study showed that e-service quality had a positive impact on customer satisfaction. The majority of research done about e-service quality states that customer satisfaction is the main determinant impacting on e-service quality. It supports the idea that there is significant relationship between e-service quality and customer satisfaction (Kitapci *et al.*, 2014). E-service quality had also a positive impact on customer trust. The better the e-service quality of a company, the higher the customer trust. Providing good service quality enhances customer satisfaction and customer trust. This result is aligned with previous studies conducted by Wu *et al.* (2010) and Wu *et al.* (2018).

It was found that customer satisfaction had a positive impact on repurchase intention, word-of-mouth, and site revisit. According to Wolfinbarger & Gilly (2003), when customers are satisfied with a product or service they buy, they will purchase it again from the same provider in the future. Gounaris *et al.* (2010) examined the relationship of e-satisfaction to

customer behavioral intention: purchase intention, site-revisit, and WOM in the context of internet shopping. In line with Gounaris *et al.* (2010) study, the finding of this study showed that customer satisfaction had the highest impact on site revisit rather than repurchase intention and WOM.

Customer trust had a positive impact on repurchase intention and word-of-mouth. The more a consumer trusts a company, the more likely is he/she to recommend the company to others. Gremler *et al.* (2001) proved that trust exhibits a positive effect on making a recommendation. Because of the difficulty to evaluate online services, consumers are likely to rely on recommendations from experienced consumers. In line with the result of this study, customer trust had higher impact on WOM rather than on repurchase intention.

Chapter 6. Conclusion

6.1. Theoretical Contributions

This study is an extensive study related to e-service quality in online business. This study is exploratory research to identify which e-service quality attributes were available in Indonesian based online store using the four dimension of e-service quality model suggested by Blut *et al.* (2015) and measures the impact of e-service quality on customer satisfaction and customer trust which later have impact on repurchase intention, word of mouth and site revisit using model developed by Blut (2016), Gounaris *et al.* (2010), Kitapci *et al.* (2014), and Rasheed & Abadi (2014). This study adopted one of the most comprehensive model of e-service quality that able to predict customer behavior better than other widely used scales and not overestimate the importance of e-service quality attributes. The result is expected to extend the knowledge about different country culture vis-à-vis different relevance of e-service quality attributes. The result of this study shows that website design, security/privacy, and fulfilment are essentials to build superior service quality of the online store, while customer service is not important dimension of e-service quality in Indonesia context.

The conceptualization of e-service quality used in this study proved to have better ability to predict customer behavior than other commonly used measurements such as WebQual and E-S-Qual (Blut *et al.*, 2015). However, only Blut's (2016) study found using the measurement developed by Blut *et al.* (2015). Many studies still adopted WebQual, SERVQUAL and E-S-QUAL measurement to measure e-service quality. By adopting the concept that is not widely used yet, this study presents new understanding of e-service quality of online business, especially how country culture matter on which dimensions of service quality had most impact to build the perception of overall service quality.

6.2. Managerial Implications

The findings give insight for managers to better understand how e-service quality is formed and how important is each attribute and dimension of e-service quality to ensure customer satisfaction and trust, which in the end can help to retain online consumers. Managers can improve the service quality of online stores based on the results of this study and combine it with the recent market trends. For example, from the side of security/privacy that mostly related to credit card information safety. In Indonesia, 52 percent of payment method are cash on delivery, followed by ATM/bank transfer (45 percent) and credit card (2 percent)

(ecommerceIQ, 2018). By using cash on delivery and bank transfer payment method, consumers do not need to worry about their payment card data security.

Managers should carefully consider the attributes of e-service quality to develop the online store. To provide superior service quality, companies should provide excellent website design that consists of sufficient information, visually appealing, easy to make payment, easy to read, offer some discount and/or promotion, and loads quickly. Beyond that, companies must ensure the timeliness of delivery and ensure the consumers' data security and privacy. In the Indonesian context, customer service was found not significant to overall service quality. Managers should focus on website design, security/privacy, and fulfilment. Managers can hire a website designer to create attractive website. Since fulfilment had the highest impact on overall service quality, managers must make sure that the product is delivered in a good condition within the promised time. Having partnerships with several delivery courier services and letting customers choose which one they want might be a good idea. Managers should make agreement with the delivery service if the product is broken during the delivery, which party should be responsible for it, so it would not harm customer satisfaction and trust.

Since customer satisfaction and customer trust significantly affect customer behavior, managers should incorporate it into their marketing strategy. Online stores usually have feedback features in their websites. A company can reinforce WOM action by providing "share feedback to a friend's" features. After customers received the good they ordered, they can write feedback on online store website. Customers have option to share their experience with their friends as WOM action. Small rewards like special discounts in the next purchase will encourage consumers to spread their buying experience to others, which can bring more potential consumers to visit a company's online store.

The huge number of smartphone users in Indonesia is a major opportunity to develop mobile online store applications. Investing more in the development of mobile access and giving priority to the development of features in mobile applications might help to increase the e-service quality of online stores. Managers could also make mobile-friendly websites.

6.3. Limitations and Future Research

This study has several limitations that could be addressed in future research. First, this study used a non-probability sampling method. The sample of this study was also limited to consumers who had experience using online retailer websites in Indonesia. The research outcomes may lack generalizability.

Second, this study analyzed the e-service quality of online stores in general, not based on the product segments sold in the online store. The measurement used in this study may not be applicable to measure some of product segments. Future research should consider a variety of product segments and/or other industries to make sure that the measurement works equally well for specific product categories. In other industry settings, the measurement may need to be adjusted.

Finally, this research only tests the direct effect of each variable without considering the potential moderating effect among variables. Future research should test more on the moderating effect side of each variable. Future research could also replicate this study in other cultural context and other industry in order to be able to generalize the results.

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Appendix 1. Questionnaire

Questionnaire

Dear Participants,

The purpose of this research is to explore the impact of e-service quality to customer satisfaction and positive customer behavioral intentions (repurchase intention, word of mouth, and site revisit). If you have been experienced using fashion online shop website, you are invited to participate in this study. Your participation in this study will completely voluntary and your response will only be used for survey purposes. This survey will be take 10-15 minutes to complete. Be assured that all answers you provide will be kept in the strictest confidentiality.

Best Regards,
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Section 1: Preliminary Questions

Please check (√) with the appropriate information

1. Have you ever buy goods from fashion online shop website?
 Yes
 No
If you answered “No” in question number 1, please leave this questionnaire.

2. If answered “Yes” is question number 1, when did the last time you buy goods from fashion online shop website?
 during this month
 a month ago
 three months ago
 six months ago
 more than six months ago

3. Which online retailer website did the last time you buy goods from?
Answer:

4. Please mention online retailer website you usually used.
Answer:
.....
.....
.....

5. How many times per year do you buy goods from fashion online shop website?
 one time
 2-5 times
 6-10 times
 more than 10 times

Section 2: Questionnaire

Please answer questions in this section based on of last online shop you used that you mention in the question number 3 in section 1. Please choose one number on each question being 1 "Strongly Disagree" to 7 "Strongly Agree".

Website Design

Questions	Strongly Disagree		Neither Agree nor Disagree			Strongly Agree	
	1	2	3	4	5	6	7
The information on the website is pretty much what I need to carry out my tasks.	1	2	3	4	5	6	7
The website adequately meets my information needs.	1	2	3	4	5	6	7
The information on the website is effective.	1	2	3	4	5	6	7
The website is visually pleasing.	1	2	3	4	5	6	7
The website displays a visually pleasing design.	1	2	3	4	5	6	7
The website is visually appealing.	1	2	3	4	5	6	7
The website has no difficulties with making a payment online	1	2	3	4	5	6	7
The purchasing process was not difficult.	1	2	3	4	5	6	7
It is easier to use the website to complete my business with the company than it is to use a telephone or fax or mail a representative.	1	2	3	4	5	6	7
The website displays a visually pleasing easy to read.	1	2	3	4	5	6	7
The text on the website is easy to read.	1	2	3	4	5	6	7
The website labels are easy to understand.	1	2	3	4	5	6	7
All my business with the company can be completed via the website.	1	2	3	4	5	6	7
This website has a good selection.	1	2	3	4	5	6	7
The website has a wide variety of products that interest me.	1	2	3	4	5	6	7
The website has the items the company claims to have in stock.	1	2	3	4	5	6	7
All products on the website are available.	1	2	3	4	5	6	7
Items listed at website were out of stock. (R)	1	2	3	4	5	6	7
The website offers discount or free shipping.	1	2	3	4	5	6	7
The website has low prices.	1	2	3	4	5	6	7
The website has lower prices than offline stores.	1	2	3	4	5	6	7
The website allows me to interact with it to receive tailored information.	1	2	3	4	5	6	7
The website has interactive features, which help me accomplish my task.	1	2	3	4	5	6	7
I can interact with the website in order to get information tailored to my specific needs.	1	2	3	4	5	6	7
When I use the website, there is very little waiting time between my actions and the website's response.	1	2	3	4	5	6	7
The website loads quickly.	1	2	3	4	5	6	7
The website takes a long time to load. (R)	1	2	3	4	5	6	7
Overall, my experience at the online retailer's website is excellent.	1	2	3	4	5	6	7
Overall, the quality of the online retailer's website is excellent.	1	2	3	4	5	6	7
I am generally very satisfied with the website.	1	2	3	4	5	6	7

Customer Service

Questions	Strongly Disagree		Neither Agree nor Disagree			Strongly Agree	
	1	2	3	4	5	6	7
The online shop provides a telephone number to reach the company.	1	2	3	4	5	6	7
The online shop has customer service representatives available online.	1	2	3	4	5	6	7
The online shop offers the ability to speak to a live person if there is a problem.	1	2	3	4	5	6	7
The online shop provides me with convenient options for returning items.	1	2	3	4	5	6	7
The online shop handles product returns well.	1	2	3	4	5	6	7
The online shop offers a meaningful guarantee.	1	2	3	4	5	6	7
Overall, my experience at the online retailer's customer service is excellent.	1	2	3	4	5	6	7
Overall, the quality of the online retailer's return handling is excellent.	1	2	3	4	5	6	7
I am generally very satisfied with the customer service.	1	2	3	4	5	6	7

Security/Privacy

Questions	Strongly Disagree		Neither Agree nor Disagree			Strongly Agree	
	1	2	3	4	5	6	7
I feel safe in my transactions with the online shop.	1	2	3	4	5	6	7
The online shop has adequate security features.	1	2	3	4	5	6	7
This site protects information about my credit card.	1	2	3	4	5	6	7
I trust the online shop to keep my personal information safe.	1	2	3	4	5	6	7
I trust the website administrators will not misuse my personal information.	1	2	3	4	5	6	7
It protects information about my web-shopping behavior.	1	2	3	4	5	6	7
Overall, the online retailer's handling of data security is excellent.	1	2	3	4	5	6	7
Overall, the quality of the online retailer's security is excellent.	1	2	3	4	5	6	7
I am generally very satisfied with handling of private information.	1	2	3	4	5	6	7

Fulfilment

Questions	Strongly Disagree		Neither Agree nor Disagree			Strongly Agree	
	1	2	3	4	5	6	7
The product is delivered by the time promised by the company.	1	2	3	4	5	6	7
This online shop website makes items available for delivery within a suitable time frame.	1	2	3	4	5	6	7
It quickly delivers what I order.	1	2	3	4	5	6	7
You get what you ordered from this website.	1	2	3	4	5	6	7
The website sends out the items ordered.	1	2	3	4	5	6	7
The website is truthful about its offerings.	1	2	3	4	5	6	7
The product was damaged during delivery. (R)	1	2	3	4	5	6	7
The ordered products arrived in a good condition.	1	2	3	4	5	6	7
The products arrived with a major damage. (R)	1	2	3	4	5	6	7
Overall, my experience at the online retailer's order fulfilment is excellent.	1	2	3	4	5	6	7
Overall, the quality of the online retailer's order fulfilment is excellent.	1	2	3	4	5	6	7
I am generally very satisfied with the order reliability.	1	2	3	4	5	6	7

Overall Service Quality

Questions	Strongly Disagree		Neither Agree nor Disagree			Strongly Agree	
	1	2	3	4	5	6	7
Overall, my purchase experience with this online shop is excellent.	1	2	3	4	5	6	7
The overall quality of the service provided by this online shop is excellent.	1	2	3	4	5	6	7
My overall feelings toward this online shop are very satisfied.	1	2	3	4	5	6	7

Consumer Behavior

Questions	Strongly Disagree		Neither Agree nor Disagree			Strongly Agree	
	1	2	3	4	5	6	7
I am satisfied with this online shop.	1	2	3	4	5	6	7
The online shop is getting close to the ideal online retailer.	1	2	3	4	5	6	7
The online shop always meets my needs.	1	2	3	4	5	6	7
One can expect good advice from this online shop	1	2	3	4	5	6	7
This online shop is genuinely interested in consumer's welfare	1	2	3	4	5	6	7
If problems arise, one can expect to be treated fairly by this online shop	1	2	3	4	5	6	7
I am happy with the standards by which this online shop is operating	1	2	3	4	5	6	7
This online shop operates scrupulously	1	2	3	4	5	6	7
You can believe the statements of this online shop	1	2	3	4	5	6	7
I will do more purchases through this online shop in the future.	1	2	3	4	5	6	7
I will increase purchases through this online shop.	1	2	3	4	5	6	7
I will intensify purchases through this online shop.	1	2	3	4	5	6	7
I say positive things about this online shop to other people.	1	2	3	4	5	6	7
I recommend this online shop to someone who seeks my advice.	1	2	3	4	5	6	7
I encourage friends and others to do purchase goods from this online shop.	1	2	3	4	5	6	7
I will not to shop again from this online shop. (R)	1	2	3	4	5	6	7
I will make next purchase from this online shop.	1	2	3	4	5	6	7
I will re-visit this online shop in the future.	1	2	3	4	5	6	7

Section 3: Personal Information

Please check (√) or fill with the appropriate information

- 1. Age: years old

- 2. Gender:
 - Male
 - Female
 - Other

- 3. Education Level:
 - Elementary School
 - Middle School
 - High School
 - Bachelor’s Degree
 - Master Degree
 - Doctoral Degree

- 4. Current employment status:
 - Student
 - Working (paid employee)
 - Working (self-employed)
 - Not working
 - Retired
 - Other: (mention it)

- 5. Frequency of internet access per day:
 - less than 1 hour
 - 1-2 hours
 - 2-3 hours
 - 3-4 hours
 - more than 4 hours

Please let us know:

What is your knowledge level regarding the theme of this survey?

Very Limited							Very Good
1	2	3	4	5	6	7	

What is your knowledge level regarding ISCTE-IUL?

Very Limited							Very Good
1	2	3	4	5	6	7	