

The Impact of E-Service Quality On Customer Loyalty in United Kingdom

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Abstract

Present research project is carried out to investigate the relationship between customer loyalty and dimensions of e-service quality including; reliability, responsiveness, security, and Ease-of-Use respectively in London, United Kingdom. The SERVQUAL model of Parsuraman et al (1985) is considered to investigate the e-service quality in creating and maintaining customer loyalty in developing country. The research design is cross sectional following with the sample size of present study is 151 obtained through convenience (non-probability) sampling technique. The online survey questionnaire was developed by considering LIKERT Scale (1-to-5) to measure the relationship of various dimensions with customer loyalty. The results showed that reliability is the most significant dimension of e-service quality whereas as weak positive relationship of ease of use is evident with customer loyalty. Furthermore, this study confirmed that customer loyalty is positively associated with reliability, responsiveness, security, and ease of use. The recommendations are given to the e-service providers operating in London to enhance the quality of e-services in order to have more customer loyalty.

Keywords: Marketing management, e-service quality, customer loyalty, reliability, responsiveness, security, ease of use, e-retailing Industry

JEL Classification: L29, L81, M30, M31, M37, M39

1. Introduction

The present-day world has been transformed dynamically with the introduction of the modern invention of internet, transforming the business and individual's everyday life. At present the function of internet has developed into a revolutionary agent that is shifting the business world from traditional to a modern contemporary world. There is complexities, connectedness and context making business complex (Haque, Aydin & Usyal, 2017). The advance technology of internet has provided an ease to conduct communication and establish relationship among people worldwide with ease and convenience (Singh, et al, 2007). As widely documented, the new channels of communication are being opened by internet for organizations and business to associate with their customers and clients (Lexhagen, 2009). Various internet-based protocols allows businesses and organizations to establish effective interaction and communication via means of channels such as electronic mail (e-mail), electronic commerce (e-commerce) and the World Wide Web (WWW) (Lee-Kelley, et al, 2003). Products and services are provided with the use of internet technology through E-commerce. One of the foremost e-commerce service providers are the E-business- web-based stores, for instance, Amazon is one of the biggest e-retailer however, there is significant number of similar stores operating on local as well as global scale. The big data has emerged as new reality (Rehman et al. 2020; Ślusarczyk & Haque, 2019; Ślusarczyk et al. 2020).

In addition, individual companies are also initiating a step to open e-business stores in order to

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have online selling of their merchandise. The operations are now looking for sustainability too (Haque, Kot, Imran, 2018; Haque, Yamoah & Sroka, 2020; Kot et al. 2019; Kot et al. 2020, Urbański & Haque, 2020). Companies have found E-business marketing a convenient and popular approach to have their customers purchases the products and perform marketing activities as well (Kolesar & Galbraith, 2000). At present, most consumer companies have website to promote as well as sell their product and merchandise along with the e-retail marketing to draw greater volume of customer, in combination develop various strategies and implement unique techniques to form loyal consumer base (Lexhagen, 2009). Though, the concept of the internet shopping is still not entirely established in United Kingdom consequently, there is a requirement for the analysis of the relationship amid research variables in developing nations where such concept is increasing rapidly.

1.1. Research Problem

The online business industry has experienced challenges in drawing customers. In comparison to the traditional business markets, there is an absence of face to face communication with customers in e-business stores as well as lack of supervision. Various scholars advocate that the incline customizing loyalty within the context of the e-commerce is highly challenging in comparison to the traditional business context (Chang, et al, 2009). If there is an assurance of the satisfaction, there is a repeat purchase establishing the customer loyalty for the same provider (Chang et al, 2009, p. 424). It is evident that for growth of any given business, the loyal customer base is a core.

In the instance of e-commerce, despite the satisfaction among customers, there is refraining from customer purchasing on the similar website, if there is a sense that they are receiving the excellence in value. In its place, customers will seek other websites to find excellent value in a continuous effort (Anderson & Srinivasan, 2003; and Chang, 2006). In commerce setting, the customer needs are a mouse click away; therefore, it becomes critical for business to comprehend how to establish customer loyalty through online marketing. Consequently, it is indispensable to discover the foremost dimensions of e-service quality of client loyalty and how e-businesses can generate loyalty among its targeted audience.

1.2. Aim and Objectives

The present study's fundamental aim is "to investigate relationship between customer loyalty and dimensions of e-service quality including; reliability, responsiveness, security, and ease of use in London, United Kingdom".

1.3. Research Questions

In this research, question is:

Is there exist significant relationship between dimensions of e-service quality and customer loyalty?

1.4. Rationale and Significance of research

The results of the preliminary investigation demonstrate that, at present there has been an evident positive incline in United Kingdom's GDP through e-businesses operations (Jamal, 2014). This reveals that the growth of the e-business is highly constructive for the enhancement of United Kingdom's economy consequently, it is crucial to discover the correlation between customer loyalty and electronic service quality as it improves the knowledge body relevant to United Kingdom's e-businesses trends.

As per Chang et al., (2009), there is a swift movement among business industries to provide customers with the cutting edge services of e-business through their company websites. Since, e-service quality along with the customer loyalty to e-commerce websites is viewed as vital

influential elements of internet marketing, an in-depth evaluation of the E-service quality as well as consumer loyalty develops into a crucial aspect for any given industry. In our situation, within United Kingdom the online business market is growing rapidly. In past several years, the pattern of online shopping in United Kingdom has inclined (Jamal, 2014). E-commerce has been identified by Forrester Research as one of the major three biggest segments of e-business services along with software and hardware and apparel and foot ware businesses (internet retailer, 2011). Correspondingly, as previously mentioned, there is an absence of studies in context of United Kingdom. Henceforth, there is prevailing requirement for the in-depth understanding of the e-service quality extent on the consumer loyalty particularly regarding the e-businesses due to the absence of scholarly work.

1.5. Scope

The scope of this empirical study is to explore the correlation between research variables in the context of developing market at developing country United Kingdom. There is no previous study in this regard therefore it offers a new dimension to explore in cross-sectional study. The primary objective of the current study is the recognition of the relationship extent between the customer loyalty and e-service quality for merchandise offered online in United Kingdom by e-businesses. The term 'degree of relationship' refers to the how the effect of e-service quality dimensions is impacting the consumer loyalty. There are various dimension within E-service quality, in addition, researchers are selecting diverse ones in distinctive works. In literature segment, in our research will be additionally analysing the chosen four most significant dimension of the e-service quality, which are utmost frequently utilised in the pertinent literature. Moreover, these chosen dimensions of e-service quality will be further explored in order to analyse along with their comparative impact on the loyalty. We anticipate attaining an in-depth understanding of e-service quality dimensions influence the customer loyalty. Once, the knowledge is attained, it will assist e-business of consumer goods segment to operate in the context of these dimensions in order to enhance the customer's loyalty as well as retain the existing clients.

1.6. Delimitations

The researchers have developed certain limits in present study. These limits work as criteria to follow as researchers have excluded various elements in order to be more specific in exploring research variables. The researchers have included the previous studies related to present topic that has been commenced within last 20 years as the technology has rapidly enhanced in previous two decades therefore all those studies that had been before last twenty years have been excluded. Furthermore, the studies with cause-effect have been included in order to enhance body of knowledge. All those studies that were descriptive in nature and followed realism philosophy have been excluded in the study. Moreover, researchers have set the criteria of minimum age 18 for the selection of sample respondents. All those respondents below 18 have been excluded as they are minor to shop online. In addition to that, participants in the population with no access to internet have been excluded in this research due to the fact that researchers are investigating the correlation between e-services and customer loyalty.

1.8. Definitions

Zeithmal et al, (2003) defined Electronic service quality as, "using electronic media to offer effective and efficient services to users and consumers" whereas Parasuaman et al, (2005) explained perceived service quality as, "varying opinion of users regarding the technology and services offered by firms to them about products and services". Zeithmal et al, (2000) defined that e-service quality is delivered through electronic media in order to cater the needs of the consumers through effective and efficient services (Fenglin and Zakson, 2008).

"Customer loyalty refers to the notion that over the passage of time, again and again customer

keeps on opting for same product or services" (Hussain, 2014). This shows that different attributes encourages the user to opt for same product and services as the quality is significant to them. Since this study is about e-service quality therefore we define e-loyalty. Lee (2009) defines e-loyalty as, "users' willingness to revisit a website to purchase or buy goods or services repeatedly". Chang and Chen (2008) defined it as, "Repeated buying behaviour on internet from same website indicates e-loyalty of the consumers".

2. Literature Review

This section provides the theoretical framework for present study. The main objective of research is to explore the relationship between various dimensions including; reliability, responsiveness, security, and ease of use with customer loyalty. As we have placed an emphasis on the e-service quality consequently, in the current research we will analyse the quality of e-service quality, its customer loyalty as well as dimensions. Rowley (2006) provides an e-service definition along in combination with various scholars views, e-service, centered on the basis of information technology, contains system information and information provision, service's logistic transportation and information's trace and exchange. E-stores provide customer with E-service. These E-stores or Electronic store are the web-based point of sales for customers to purchase merchandise or order services. The E-retailer is an electronic description of the actual retailing shop which is demarcated as 'an online retail store' (Ponirin, et al, 2010). Consequently, term electronic store market defines an online marketplace of the e-stores. In present research study, we have a specific focus on the e-businesses that caters to selling consumer merchandise and goods.

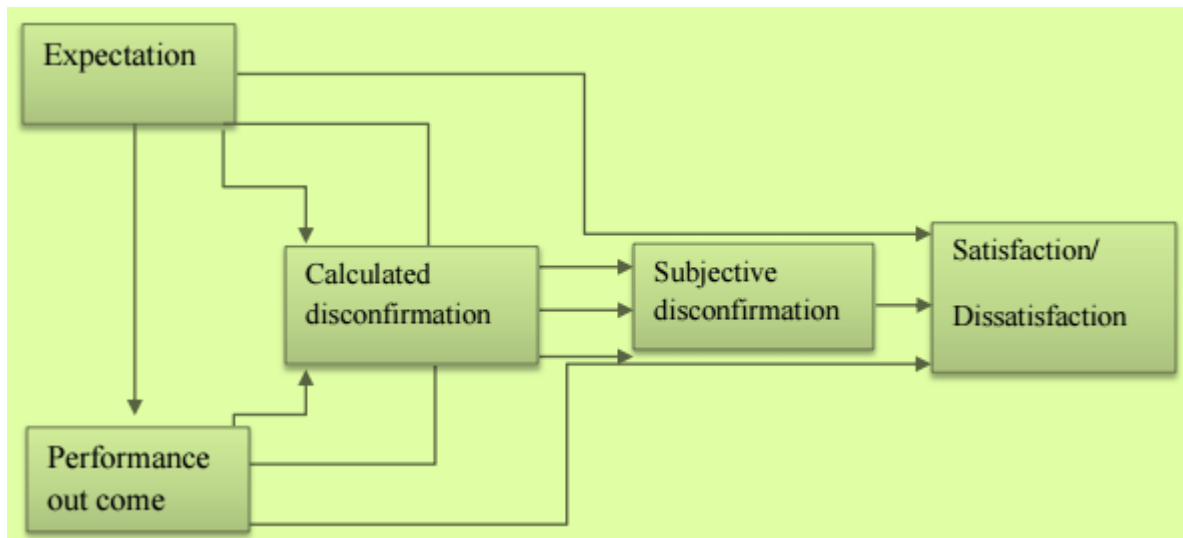
2.1. Service Quality

2.1.1. Background and historical perspective

In the early 1920s, the concept of service quality was emerged that was mainly associated with the proper inspection of goods to ensure that it meets the quality standards that are accepted by the customers (Best & Neuhauser, 2006). Moreover, the quality improvement and enhancement programme was designed along with a statistical controlling and processing programme by Walter Shewhart in 1924 (Best & Neuhauser, 2006). Gradually the concept of service quality expanded to e-service quality due to development and advancement of technology. The concept of e-service or electronic services has explored by Rowley (2006) that the e-services has been the driven concept from e-government introduced in early 1980s. One of the fundamental element in determining the business's success or failure is its service quality, despite, the platform or nature of the services provided.

Yang (2001) acknowledged service quality as crucially significant for e-commerce services. Santos (2003) referred to two vital approaches concerning the service quality conceptualization: one is founded on the disconfirmation theory, whereas the second one is founded on performance-only. Gronroos (1984) familiarizes the notion of total service quality which was defined by him as customer's perception on the alteration amid perceived service and expected service" (Hossain and Hossain, 2011). Nevertheless, at initial phase, the notion of the service quality was established on the grounds of the disconfirmation model recommended by Oliver (1980) (the disconfirmation model is deliberated later).

It is highly significant to comprehend how a consumer's decision is initiated regarding the purchase. In order attain an in-depth understanding of how the customer initiates their decision, we must recognize the relevant issues of pre-purchase, purchase then post-purchase circumstances.



Source: Expectancy disconfirmation with Performance Model (Oliver, 1999; P. 120.)

The above mentioned chart strongly showed that expectation leads to performance outcome however at times the expectation may lead to calculated disconfirmation creating subjective disconfirmation, eventually causing satisfaction or dissatisfaction. On other hand the similar results can be driven from performance outcome too.

In order to have profound understanding of our present research topic, we trust that is crucial to have knowledge of how consumers attain satisfaction from the service providers and hence makes recurrent purchase.

As per such model, a customer moves through five various stages for the purchase cycle or utilise a service or product. In the initial stage, the consumer acknowledges a requirement of a service or a product. Followed by her/his pursuits for alternatives to accomplish the need. The search process is followed by his/ her attempt to gathers various possibilities and then comes the next stage where he/she assesses the possibilities on the foundation of the preferences. After customer evaluates the available options, he/she then makes the choice and makes a final purchase. The final or concluding stage of the consumer behaviour is influenced by the professed value attained from the service or product. If customer receives what he/she requires form the service or product, signifying that he/she is content with the service or product quality, it is highly likely that he/she will directly reach for the same service or product when the need arise, while eliminating the stages of search and evaluation. The current model describes the consumer's behaviour for online as well as traditional purchase approach (Hossain and Hossain, 2011).

There are various other models that clarified the process of consumer's decision making. Erasmus et al, (2001) revealed various decision initiating models within their critical study relevant to model of consumer decision making that has been discussed in the current study. Nevertheless, there have been also authors mentioning that all these stated models can be categorised within the 'Grand Models of Decision Making' (Erasmus, et al, 2001).

In context of such, the term service quality is the capacity of to what level the services provided aligns with the user's expectations. In order to have an understanding, it becomes vital to define the meaning of perceived service quality. "Gronroos (1984) defined the perceived service quality as a contrast amid customer's expectations of the service and perception. In addition, within similar regards, Parasuraman et al. (1988, p. 15) suggested a service quality definition as an overall assessment of a precise service firm that consequences from the comparison of that particular's firm's performance with the general expectation of the customer of how the firm should perform within its respective industry" (Hossain and Hossain, 2011).

Nevertheless, the stated perspective approach is founded on the disconfirmation approach which at present is experiencing challenges. Several academics commenced to advocate for a performance-only measure, (also defined as a perception-only) for evaluating service quality as it is assumed to have higher excellence in comparison to the disconfirmation model (Parasuraman et al., 2005; Dabholkar et al., 2000; and Teas, 1995). In addition, document reveals that perception measures have superior descriptive power concerning service quality. Dabholkar et al. (2000) distinguished that perception measurement enable sin-depth understanding of the service quality and incorporate diverse dimensions as the context of the antecedents instead of components.

2.1.2. SERVQUAL

According to Ruyter and Bloemer (1995), it is essential for business to satisfy customer therefore service quality is approach that has been considered by organisations. SERVQUAL is a model developed by Parsuraman et al in 1985 to evaluate the expectation and performance by investigating expectation equal, less, or more than performance by means of perceived quality. Responsiveness, empathy, tangibles, assurance, and reliability are different dimensions of SERVQUAL model (Parsuraman et al, 1985). The model is generic to measure the spectrum of services in order to evaluate customer satisfaction.

2.2. E-service Quality

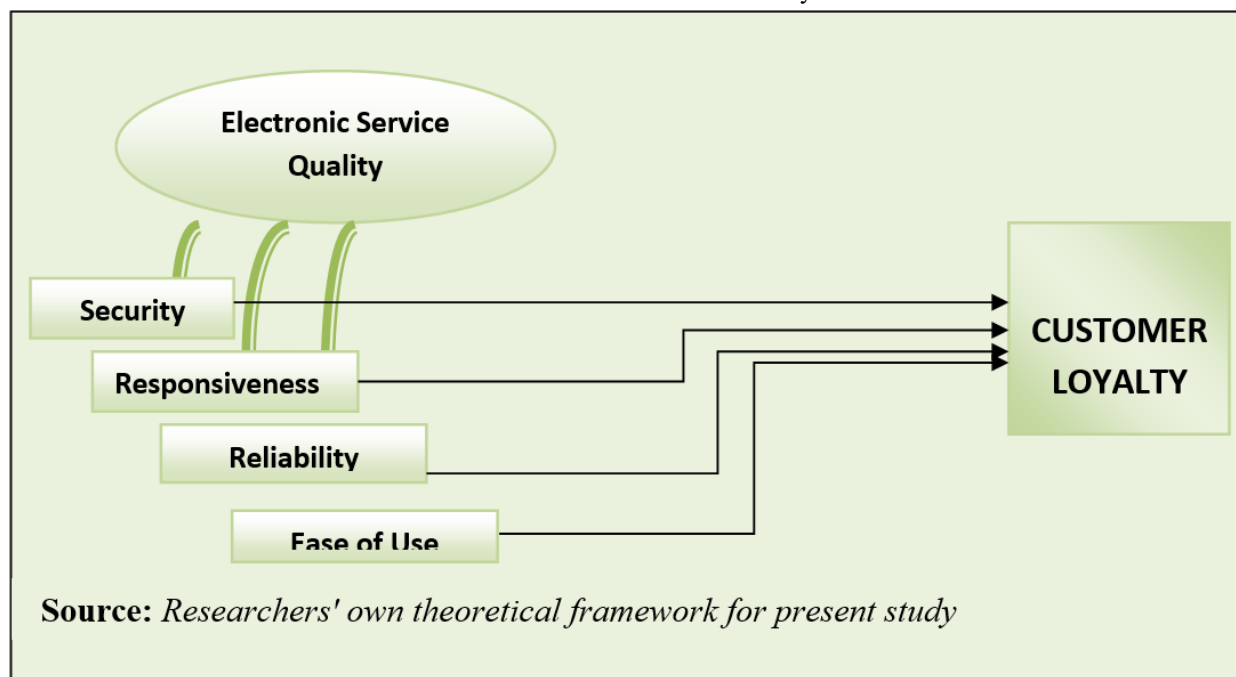
Though in marketing academic one of the highly discussed topic is service quality, particularly from past three decades, however, the implementation of such model by e-commerce providers is comparatively new. Comparing the service quality measures and the concept of internet marketing amid the traditional providers, the quality of e-service can be explained as an excellence offered within the virtual market place keeping in mind the overall consumer's assessment and justification (Santos, 2003). In order to be highly specific, Zeithaml et al. (2000; and 2002) describes the e-service quality as an extent by which a web site introduces effective and efficient purchasing, shopping, and product or services delivery. There is fundamental distinguish in the web environment from the real life circumstances. Consequently, in the e-service quality evaluation; the consumers highly likely to assess each sub-process in great details as customers are provided with greater freedom within virtual environment in terms of time. Moreover, the service representative's absence encourage consumer to go through the entire process themselves. Therefore, customers are more incline to view the entire e-service approach as complete process and outcome (van Riel et al. 2001).

2.3. E-Service Quality's Dimensions

E-service quality is a factor that is multi-dimensional. E-service quality is explained as a level to which the Web site enables effective and efficient shopping, purchasing, and product delivery (Zeithaml et al. 2000). However, there has been an arguments from academics on the narrowness of the definition and thus require to have e-service quality be able to shield the entire spectrum of the offered service, in comparison to having an extensive focus on the transaction-specific fundamentals. Consequently, at present the e-service quality can be termed as process of consumer's evaluation and result quality of the collaboration with the electronic channels of the service provider (Gummerus et al., 2004). Various dimensions have been taken in consideration by the academia and academics for the purpose of evaluating e-service quality. Below are the four dimensions:

- a. Security
- b. Responsiveness
- c. Reliability
- d. Ease of use

2.5 Theoretical Framework for Present study:



The fundamental concept of the current study is consumer loyalty. Various authors have proposed distinctive definitions of the term loyalty. However, most of these presented definitions are customarily complementary, not inconsistent. Oliver (1999) describes term “consumer loyalty as an obligation of customer to re-patronize or re-buy a product or service of preferred continuously in future” (Hossain and Hossain, 2011). Neal (1999) assumes consumer loyalty as a behaviour and outlines consumer loyalty as 'the fraction of times a consumer selects the same service or product within a particular category associated to the entire number of purchases initiated by the purchaser in that specific category, under the situation that other satisfactory services or products are expediently available in that particular category (Hossain and Hossain, 2011).

Anderson and Srinivasan (2003) examined the influence of consumer loyalty in the framework of e-commerce, and defined consumer loyalty as customers' favourable approach toward an e-business with an outcome of repeat procurement conduct. The constructive approach however does not essentially means gratification; it could be various or alternate attitudinal outcome, for instance, the customer's intention of sharing among his/her circle, trust, pleasure, and so on.

We resolute to the adoption of the Chang's definition of loyalty, Wang and Yang (2009) combined all the customer loyalty definitions which perceive consumer loyalty as a assurance of continuous purchase of the preferred service or product along with the positive WOM constantly after initial purchase decisions.

Therefore, customer loyalty can be acknowledged as three distinctive characteristics portrayed by a customer:

- a. Replicate purchase behavior
- b. Constructive outlook towards the provided service; and
- c. Constructive Word of mouth

A company's loyal customer base can introduce a significant shift through the individual's engagement with the business as well as being motivated by the competitor's campaign along with negative expert view (Hossain and Hossain, 2011). The largest companies in the market cannot avoid the interruption of the web service. Within this context, for a company its loyal customers

are predominantly advantageous as they demonstrate higher extent of the tolerance and patience at time of interrupted services (Hossain and Hossain, 2011).

Through the use of the website, electronic retailer provides their customers with e-service quality. As per Chen and Dubinsky (2003), customer loyalty, with the excellence of e-service quality, contributes to the customer experience dependency on the e-commerce, in the presence of the web offered e-retail. With the attainment of the perceived value from the quality of e-service, customer loyalty is attained through e-retail offering.

As per Chang and Wang (2010), the value for customers is developed through e-service quality within the e-retail offering further contributing to the establishment of value where customer attain perceived value greater than the expected leading to shifts among their attitude in a positive manner towards the service provider, contributing to the constructive WOM, repeating purchase and finally forming consumer loyalty. Therefore, customer loyalty is enhanced through e-service quality (Carlson and O'Cass, 2010). Consequently, the effect of e-service quality on the customer loyalty is apparent from the work of empirical scholars. However, the studies have analysed the association in a broader context of e-commerce. In present research, we are not aware if there is an impact of the e-service quality dimension on the customer loyalty in a comparable manner or vice versa, though the assumption is that there will be a positive impact.

2.3.1. Security

One of the fundamentally crucial customer concerns is the matter of security, i.e. the customer's belief extent regarding website safety in terms of usage and the protection of the personal information (Zeithaml et al. 2000). For a diverse group of customers the security is a fundamental concern due to the increase in the fraudulent activities online. E-service providers are required assuring their consumers of the security of initiated transactions. In addition, consumers are frequently anxious regarding the retailers' policy of information storage. E-retailers frequently employ cookies (a text file that can follow on the website user's activities) in order to recommend customers with the customized solutions. In addition, the e-retailers must be apparent that their website activities are non-threatening and secure for consumers to use (Yang and Jun, 2002). For instance the non-transactional privacy requires for unsolicited e-mail or web-cookies which can impact the consumer's employ of web sites (Hossain and Hossain, 2011). Though at times security can be equated to the trust (Reichheld & Scheffer, 2000), furthermore, it can be believe to be a distinctive dimension. Since various e-commerce sites assures inclusive anonymity, security is founded on the basis of customer's perception of relevant policies and their viewpoint that the site can be used with safety without them being tracked. Security is unswervingly associated to the loyalty as it indicates the integrity of the service provider. Therefore, we progress with propose our first hypothesis as below:

H1: Customer loyalty is positively influences by security.

2.3.2. Responsiveness

The responsiveness demands the service provider to have a capability in order to act in response manner to the suggestions and requests to provide assistance for their customers in case of the issues (Zeithaml et al. 2000). Customers are acknowledging the swift response as an excellent quality service tool (Voss, 2003), however, in the practice various companies fall short on this particular dimension (Kaynama & Black, 2000). At present, the term responsiveness is distinct within the magnitude, to an extent where customer feedback is engaged into the attention and prompt reply. The consumer's expectation is often associated with the e-retailers swift response to the inquiries. Although Yang and Jun (2002) has witnessed in contrast to actual service providers, there is often a limitation of time for e-retailers to interact with their customers.

Two vital aspects associated with the responsiveness are the information retrieval speed and

website loading time. Presently, customers desire to locate correct information promptly. The delayed loading time of the website could shift customer towards alternate service provider (Yang & Jun, 2002).

Since customer's perception is revealed through responsiveness aspect, service provider's capability and willingness to answer to the consumer's needs, it is also accepted to affect loyalty.

As a consequence, we anticipate:

H2. Consumer loyalty is positively influenced by responsiveness.

2.3.3. Reliability

Reliability is defined as an accuracy of the order fulfilment, punctual delivery, and accurate billing (Yang, 2001). One of the widely used service quality dimension is reliability, with the prolific application has made the component an essential element of quality. The most prevailing aspect of traditional service quality approach is reliability. In e-service quality situation, it has vital significance. Wolfenbarger and Gilly (2002) discover customer's intention of purchase or loyalty can be forecasted through the reliability ratings. Zeithaml, et al, (2002) recommended that reliability is established with the accurate and on-time delivery, precise product representation, and various other issues related to fulfilment. Moreover, it can have a reflection in terms of technical reliability, for instance, the website's proper functioning (Zeithaml et al., 2002, p. 364).

Therefore, we progress we progress with the proposal of fourth hypothesis as below:

H3. Customer loyalty is positively influenced by reliability.

2.3.4. Ease of use

The term ease of use is classified as how convenient a website is for customers to use and be able to manage external search in the cyberspace and interior routing of the search within the Web site (Gummerus et al., 2004). The external search defined the customer's extent to which customers can effortlessly locate the provider's Web site on the worldwide internet web.

A simply unforgettable name is imperative for online consumers. There should be an avoidance of complex names by the E-retailers. To turn the information searching individual which is a potential customer into a customer, the highly crucial element for such is information's quality relevant to the service or products as well as the convenience of utilising the information is significantly important. The e-store structure requires being highly uncomplicated to navigate and comprehend (Yang & Jun, 2002).

The use of set-up web links with major internet search engines and comprehensive URL addresses are systems that help to achieve this objective. There was a very high demand for a An easily located web site is also a straightforward in navigating and using within. Users often prefer "user guidelines" and "quick-finders" (Santos, 2003). The consumer's extent of ease in website use is accepted to have direct impact on the loyalty, since it present physical verification of the competency of service provider along with effortless facilitating of the service utilization (Gummerus et al., 2004). An exceptional example of the website's possessions is the site's overall design (Kaynama & Black, 2000), counting layout (Srinivasan et al., 2002), simplicity of the navigation (Zeithaml et al. 2000) effortlessness of usage (Srinivasan et al. 2002) and website layout (Zeithaml et al. 2000). Roy et al., (2001) suggests that simplicity of the interface design, routing, and user guidance influence the establishment of the consumer loyalty. Therefore, there is a recommendation of the fifth hypothesis in association with the convenience of use:

H4. Customer loyalty is influenced in a positive manner with the ease of use.

On the above literature review basis the current study examine the relationship amid the e-services

quality dimensions and consumer loyalty. However previous studies in the available literature have been commenced in the developed countries. There is no single study that has been conducted in the developed country to measure the relationship between these research variables. Furthermore, the previous studies are one dimensional whereas this study is multivariate in scope. In addition to that, there is no previous research related to online business in United Kingdom therefore this research is significant.

3. Research Methods

In the current segment of the research project, actual research methodology used by the researcher has been discussed in order to conduct a principal investigation concerning the research problem.

3.1. Philosophy of research

Saunders et al, (2009) conceived a distinctive layer of the research onion. These authors have described these distinctive layers in the research's beginning. The initial layer is "research philosophy". It was proposed by Saunders et al, (2009) that knowledge development is accomplished through the philosophy of positivism, realism, and interpretivism. Nevertheless, Mingers (2003) recommended that positivism philosophy is considered within in the business researches for the purpose of quantitative elements exploration. However, Bryman and Bell (2011) suggested that the most preferably philosophy is interpretivism for measurement of qualitative approach and exploring qualitative views (Haque, 2020; Haque & Aston, 2016; Haque et al. 2018). Subsequently for the analysis to accomplish quantitative aspects thus positivism philosophy is applied. Quantitative methods measure the problems by way of taking numerical data or the data that could change into meaningful results (Gusakov et al. 2020; Hussain et al. 2019; Faizan & Haque, 2015; Faizan & Haque, 2016; Haque et al. 2015; Haque & Yamoah, 2014; Faizan et al. 2018, Faizan et al. 2019; Faizan & Haque, 2019; Haque & Yamoah, 2014; Haque & Aston, 2016; Haque et al., 2016; Haque et al. 2018; Haque & Oino, 2019; Haque et al. 2019; Haque, Kot & Imran, 2019; Haque et al. 2020; Haque et al, 2020; Kot et al. 2020; Kot et al. 2019; Kot et al. 2019). Nevertheless greater association is with qualitative aspects however, researchers are considering quantifying the qualitative characteristics associated with research variables consequently positivism philosophy is suitable approach.

3.2. Nature of Research

The Exploratory and descriptive are the two fundamental and highly distinguished forms of research nature (Mingers, 2003: 245). The one to be considered is the descriptive research approach to define the phenomenon previously known worldwide (Mingers, 2003). Additionally, Mingers (2003) recommended that researches have an exploratory nature when they often require additional explanation. In such research type, the phenomena are explored to enhance the knowledge body. The exploratory research is used due to the relationship exploration for research problem's investigation.

3.3. Research Approach and Design

Ticehurst and Veal (2000) suggested that, case study, mix method, qualitative and quantitative are various approaches that explore various research variables. Waring (2000) defined qualitative approach as a following of the researcher's decision to apply interpretive philosophy whereas quantitative approach is undertaken by the researcher when following the positivism philosophy. Yates (2004) proposed that there is no particular approach that allows following of philosophy in researches conducted in social science however, the foundation of the mixed method established on the realism philosophy. Deductive approach is used in research to attain reach certain conclusion by deducing technique, which is common in the social science research papers (Haque et al. 2017; Imran et al. 2018; Imran et al. 2018; Imran et al. 2018; Javed et al. 2018; Javed et al. 2018; Ślusarczyk, & Haque, 2019; Urbański et al. 2019; U-Hameed et al. 2019; Rahman et al.

2020; Ślusarczyk et al. 2020). As the quantitative elements are being investigated in the current study therefore quantitative approach is utilised. The current study's research design is cross-sectional due to the time frame of six month for completion. In addition, current researchers have certain consideration on the exclusion and inclusion criteria consequently, it is agreed upon that any given e-business, operating in the city of London is a segment of the inclusion criteria.

3.4. Research Instrument

Saunders et al, (2009) demonstrated that instruments are essentially are techniques and tools through which a researcher gathers information. Such information is often first hand and is attained through a direct approach by the researcher. The fundamental instrument is online survey questionnaire, which is used in a current study by the researcher. The survey questionnaire follows a D.A.B question pattern (demographic, attitudinal and behavioural questions). This proposed that the researcher has segmented the questionnaire into three sections; the first segment consist of demographic questions, for instance, Gender, Age, and Income, etc in order to measure the respondents validity and credibility. This is trailed by the attitudinal questions in order to comprehend the preferences and choices and in the last, behavioural questions is asked which are relevant to the research variables. Furthermore, LIKERT-SCALE follows the questionnaire, the scale pattern is (1-to5) 1= strongly agree whereas 5 = strongly disagree in the current study. The survey questions are semi-structured trailed by the matrix based close-ended questioning techniques. The survey questionnaire is self-administered online in order to ensure the sustention of the credibility and validity. GOOGLEDOCS has been used to design the survey questionnaire and is circulated among respondent through various social networking sites.

3.5. Sampling Technique

Hussey and Hussey (1997) described that sampling techniques, probability and non-probability are applied in order to choose and reach respondents. Furthermore, the sampling technique of non-probability is founded on the unequal chances whereas probability is founded on the equal chances in each and every event within the sample (Hussey and Hussey, 1997). Though probability is highly accurate, it is costly technique whereas non-probability is highly cost effective nonetheless experiences accuracy concerns (Bryman and Bell, 2011). In the current study, the researchers decided on the convenience sampling technique due to the approaching online consumers solely through social networking sites for ease and highly cost-effective practice consequently we utilised convenience sampling after non-probability sampling practise.

3.6. Sample Size

The current study's sample size is 151 e-consumers. The main reason for opting to these e-consumers was based on the fact that through administrative and HR department of 24hours.pk we were able to get the hold of 532 e-consumers data from the company under ethical code. All e-consumers were approached through extracting information from loyalty cards. Out of 532 e-consumers total 151 participants responded and participated in this study. Meanwhile the e-buying pattern is not highly common consequently the researchers initiated therefore only in London, participants were approached and targeted.

3.7. Data Analysis

Meanwhile the researchers are utilising quantitative approach consequently; the adequate results are measured through statistical tool to attain fact and figure for supporting the research results. As the researcher is considering exploring the correlation among e-service quality dimensions and customer loyalty therefore, Pearson's correlation technique is applied.

3.8. Research Ethics

An essential part of any research is the research's decision to work on ethical basis. This affirms that respondent's confidentiality must be maintained. The current research purpose is academic hence, researchers assures that information are used solely for the academic purpose and for no other reason. The entire information shared mutually by the participants is solitary utilised to attain the research objectives. The current research respondent's information and details are kept confidential.

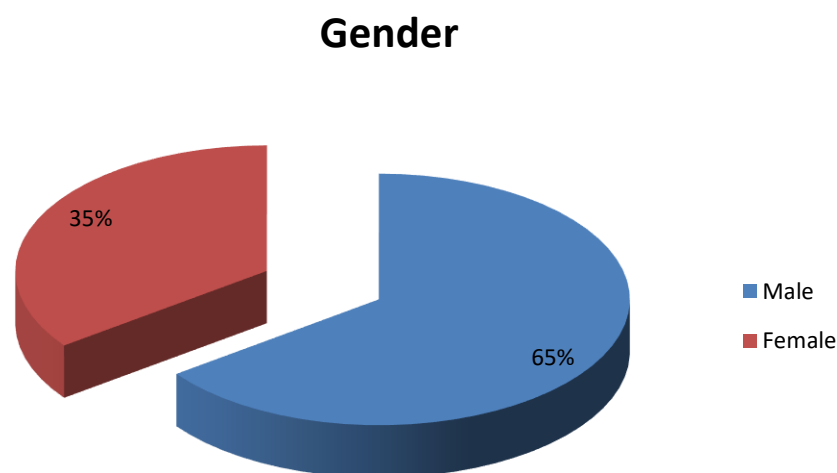
4. Results Findings and Analysis

This section contains the pictorial diagrams of data related to demographic variables, followed by statistical test and hypothesis testing. Lastly, the chapters' key points are summarized in last heading.

4.1. Survey questionnaire findings

The online survey questionnaire developed through GOOGLEDODS which was circulated through social networking sites and email portals. The survey questionnaire contained demographic questions in the first part while attitudinal and behavioural questions in second part. Below are the results displayed in pie-charts developed through nominal scale in order to present the frequency of responses. The pie-charts are drawn through excel to show the graphical presentation of demographic variable whereas the tables are constructed through SPSS.

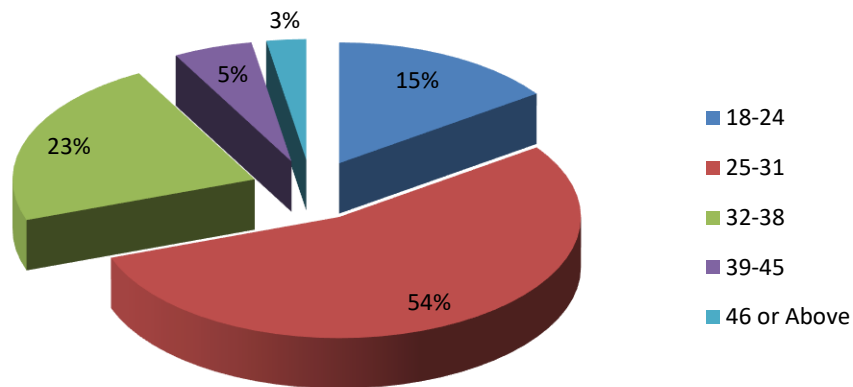
4.1.1. Demographic variables



Frequency

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	98	64.9	64.9	64.9
	Female	53	35.1	35.1	100.0
	Total	151	100.0	100.0	

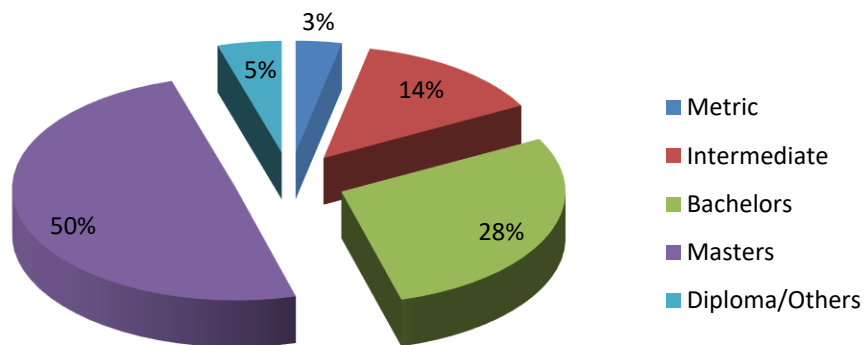
Age



Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-24	23	15.2	15.2	15.2
Valid 25-31	82	54.3	54.3	69.5
Valid 32-38	34	22.5	22.5	92.1
Valid 39-45	8	5.3	5.3	97.4
Valid 46-Above	4	2.6	2.6	100.0
Total	151	100.0	100.0	

Education



Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Metric	5	3.3	3.3	3.3
Valid Inter	21	13.9	13.9	17.2
Valid Bachelors	43	28.5	28.5	45.7
Valid Masters	75	49.7	49.7	95.4
Valid Diploma/others	7	4.6	4.6	100.0
Total	151	100.0	100.0	

4.1.2. Interpretation of demographic variables:

Under demographic variables, in present study the majority of participants are male 65% while remaining 35% are female respondents. Moreover, majority of participants (54%) are in between 25-31 age brackets. 22% lies in the age bracket of 32-38 whereas 15% in between 18-24 age bracket. In addition to that, 50% of sample size has master qualification whereas 28% hold bachelors degree. All other remaining degrees have less than 15%.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
AQ1	151	1	3	1.62	.690
AQ2	151	1	3	1.44	.596
AQ3	151	1	3	1.38	.641
Impfactor	151	1	5	2.08	1.289
Valid N (listwise)	151				

4.2. Statistical analysis

4.2.1. Reliability Analysis

Reliability statistics

Reliability Statistics

Cronbach's Alpha	N of Items
.835	17

In present study, the cornbach's Alpha scored 0.835 thus this indicate that the survey questionnaire is reliable as the score is more than 0.7 thus the findings are reliable. The present study showed 83.5% reliability.

4.2.2 Correlation

Correlations

		Reliability	Responsiveness	EOU	Security	CL
Reliability	Pearson Correlation	1	.722**	.240**	.345**	.728**
	Sig. (2-tailed)		.000	.003	.000	.000
	N	151	151	151	151	151
Responsiveness	Pearson Correlation	.722**	1	.258**	.503**	.686**
	Sig. (2-tailed)	.000		.001	.000	.000
	N	151	151	151	151	151
EOU	Pearson Correlation	.240**	.258**	1	.087	.190*
	Sig. (2-tailed)	.003	.001		.291	.019
	N	151	151	151	151	151
Security	Pearson Correlation	.345**	.503**	.087	1	.372**
	Sig. (2-tailed)	.000	.000	.291		.000
	N	151	151	151	151	151
CL	Pearson Correlation	.728**	.686**	.190*	.372**	1
	Sig. (2-tailed)	.000	.000	.019	.000	
	N	151	151	151	151	151

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

In the correlation test, it is evident that on 2 tailed test, considering 95% confidence level and 0.05 critical value reliability scored 1 which means that ($B = 1 > 0.05$). In addition to that, responsiveness derived value is 0.722 which reflects ($B = 0.722 > 0.05$). The derived value for Ease-of-Use is 0.240, confirming that ($B = 0.240 > 0.05$) whereas security in present study scored

0.345 thus ($B = 0.345 > 0.05$). All dimensions of e-service quality have positive value greater than critical value which indicates that there is significant strong relationship between dimensions of customer loyalty and e-service quality. The overall derived value for customer loyalty is ($B = 0.728 > 0.05$) thus confirming that there exist a strong relationship between dimensions of e-service quality and customer loyalty.

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.01 level (2-tailed)

4.2.3 Regression

Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.765 ^a	.585	.574	.67278

a. Predictors: (Constant), Security, EOU, Reliability, Responsiveness

In regression model it is evident that overall score for predictors including; Customer loyalty, EOU, Security, Reliability, and Responsiveness is 0.756 which means that 76.5% is regression in present study for the predictors thus it reflects that there is significant relationship between research variables.

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	93.222	4	23.305	51.489	.000 ^b
1 Residual	66.084	146	.453		
Total	159.305	150			

a. Dependent Variable: CL

b. Predictors: (Constant), Security, EOU, Reliability, Responsiveness

In ANOVA test, it is evident that model value sum of square is 93.22 whereas error constitute 66.08. The total value is 159.30. In addition to that the mean square for model is 23.30 whereas for error it is 0.45. The sig value is 0.00 thus the value for research variables are determine by measuring it with sig value derived in aforementioned table.

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.114	.300		-.380	.705
1 Reliability	.634	.100	.488	6.312	.000
1 Responsiveness	.309	.083	.313	3.704	.000
1 EOU	.021	.098	.012	.213	.831
1 Security	.058	.076	.047	.768	.444

a. Dependent Variable: CL

Different dimensions of e-service quality have been explored in relation to customer loyalty. Results showed that in terms of coefficient, considering customer loyalty, the value of reliability is $B = 0.634 > 0.005$ which means that there is significant positive relationship between reliability

and customer loyalty. Responsiveness scored $B = 0.309 > 0.05$ reflecting positive relationship with customer loyalty. Security scored $0.058 > 0.05$ has positive relationship with customer loyalty whereas Ease-of-Use scored least among all dimension $0.21 > 0.05$ reflecting positive relationship with customer loyalty. The sig value derived in ANOVA regression model is 0.00 thus all the determinants value are higher than it thus the relationship between research variables is confirmed. However, the results showed a degree of variation between dimensions of e-service quality and customer loyalty. Hence, it can be stated that Reliability is more strongly linked with customer loyalty while Ease-of-Use is least linked with customer loyalty.

4.3. Testing Hypothesis

H1: "Customer loyalty is positively influences by security".

The results from the statistical analysis revealed that security has a significant impact on the customer loyalty as the derived value for Security is $B = 0.345 > 0.05$ and the coefficient value for security is $B = 0.058 > 0.00$. Since the derived value is greater than critical value as well sig value. It is confirmed that the relationship between customer loyalty and security is positive and therefore we do not reject H1.

H2. "Consumer loyalty is positively influenced by responsiveness".

The results also confirmed that there is positive relationship existing between responsiveness and customer loyalty as the derived value for responsiveness is $B = 0.722 > 0.05$ which reflects that derived value is greater than critical value thus there is strong significant relationship between derived value. Furthermore, in regression model $B = 0.309 > 0.00$ thus reflecting that as individual dimension of e-service quality responsiveness is more significantly linked with customer loyalty in comparison to security. Hence, we do not reject H2.

H3. "Customer loyalty is positively influenced by reliability".

The results also confirmed that reliability scored $B = 1 > 0.05$ which indicates that there is strong positive relationship between reliability and customer loyalty. In addition to that, in regression model, the value of reliability is $B = 0.634 > 0.00$ which means that among different dimensions of e-service quality, reliability has more significantly strong and positive relationship with customer loyalty in comparison to other dimensions including; responsiveness, ease-of-use, and security. Therefore, we do not reject H3.

H4. "Customer loyalty is influenced in a positive manner with the ease of use".

The present findings showed that Ease-of-use has a positive relationship with customer loyalty but it is weak in comparison to other dimensions of e-service quality. The derived vale of Ease-of-Use is $B = 0.24 > 0.05$ and individually, the coefficient regression showed that the value of Ease-of-Use is $0.21 > 0.00$ with customer loyalty. This showed that though there is a positive relationship between Ease-of-Use and customer loyalty but it is rather weak. In the light of present analysis, we do not reject H4.

In this chapter, we have interpreted the actual findings gathered from the respondents in relation to research problem and presented it in meaningful form. In addition to that, the hypotheses are tested through statistical test. Results showed that males are majority of the sample size. Our respondents are in young and mid 30s. Masters and Bachelors degree holders have participated in this study. The reliability value showed that 83.5% which reflects that research instruments and findings are reliable. In addition to that, it is confirmed that all dimensions of e-service quality have positive relationship with customer loyalty however among dimensions reliability is significantly strong and positive whereas Ease-of-Use has weak positive correlation with customer loyalty.

5. Conclusion and Recommendations

This section concludes the findings and provide the recommendations to improve the e-service quality in order to enhance customer loyalty.

In this study, we found that all four key dimensions of e-service quality have strong positive relationship with customer loyalty. In this study, reliability is the most important dimension of e-service quality scoring 1 which strongly indicates that there is strong positive correlation between reliability and customer loyalty. Therefore, this study supports the work of Yang (2001) as reliability enhances the trust factor of consumers towards the service providers. Moreover, the work of Wolfinbarger and Gilly (2002) is confirmed that reliability is one key factor that enables firms in assessing the loyalty of the consumers.

In addition to that, security scored $B = 0.345$ which is greater than critical value (0.05). This means that there is significant positive relation between security and customer loyalty. Furthermore, the coefficient of security is $B = 0.058$ which indicates that security is important dimension of e-service quality that is linked with customer loyalty. The results showed that customer loyalty is evident to be a core concept that engages customers to same product/services in future thus this study supports the work of Hossain and Hossain (2011). Moreover, in this study we found that there is a significant relationship between customer loyalty and security therefore this study support the previous findings of Zeithaml et al (2000). The results showed that fraudulent activities online are concern of majority of the respondents however the consumers have confidence in the online businesses as they share their details with them. Thus, this study supports the work of Yang and Jun (2002) that E-retailers ensure that the information is maintained in confidential manner as present study has similar findings.

Furthermore, the findings showed that there is significant positive relationship between responsiveness and customer loyalty. The value derived for responsiveness is 0.722 strongly indicating that there is positive relationship with customer loyalty. The findings showed that swift response from the e-service providers enhance the loyalty of the consumers therefore this study supports the work of Voss (2003), Kaynama & Black (2000) and Zithaml et al (2000). However, this study opposes the work of Yang and Jun (2002) in this regard those actual service providers have edge over e-service providers because in present study there is strong positive relationship identified along with the notion that there is no difference between responsiveness of actual service providers and e-service providers. In addition to that, the perception of consumers are influenced by responsiveness which means this study supports the work of Yang and Jun (2002) in this aspect.

The last dimension of e-service quality is Ease-of-Use that has been assessed in present study and results showed that it is the least positive related value that is linked with customer loyalty. Moreover the value for Ease-of-Use is 0.24. In other words, customer loyalty is least gained by Ease-of-Use. This study differs from the work of Santos (2003) and Yang and Jun (2002) that there is strong correlation between ease of use and customer loyalty whereas this study is aligned with the work of Santos (2003), Yang and Jun (2002), Srinivasan et al (2002), Roy et al (2001), and Zeithaml et al (2000) that there is a positive relationship between customer loyalty and ease of use.

Therefore, this can be stated that the dimensions of e-service quality have positive relationship with customer loyalty.

5.1. Recommendations

The e-service providers in United Kingdom should consider the option of creating customer loyalty card in order to enhance the loyalty of consumers. Furthermore, it will be essential in keeping a record of the buying pattern of the consumers.

The e-service providers should also consider the innovative marketing strategy based on disruptive

technology. In this technique, e-service provider shall conduct quarterly marketing survey on the trends of e-business and offer the services that are required by mass population on the grounds of reliability.

Since the Ease-of-Use is less associated with the customer loyalty therefore the e-service providers should consider the option of sending a free voucher to less frequent customers. This will further enhance the loyalty of the customers towards e-service providers.

5.2. Research Limitations

Though, the most significant areas of research are covered by the researcher however, there are certain limitations in the current study. The researchers used self-funding thus; there was an absence of using the paid sites and journals. Furthermore, the monkey survey was excluded as it is solely for the premium paid accounts. A significant aspect is the time, if the researcher would have additional time, the current research would have been carried out in various cities of United Kingdom.

The sampling technique is convenience sampling as this increases generalization but there is a limitation that the credibility of responses is low because each event in the sample size does not have equal chances of selection. Furthermore, the research is carried out only in London by considering the data from only one e-service provider which limits the findings to only present case study.

Important factor is time which is reason for short research. If time would have permitted researchers, this research would have been carried in different cities of United Kingdom. In addition, due to the restricted time availability, the expert's focus group interviews could not be included. However, in spite of these confines, researchers confirmed that the research findings are accurate and the aim of the research is accomplished by SMART objectives.

5.3. Research Implications

Based on aforementioned research limitations, following implications are proposed to the future researchers:

The researchers should expand the geographic dimension for research as this study is only conducted in London, to have high generalization, it is suggested that future researchers should consider other cities and other e-service providers.

Moreover, the researchers in future should consider in-depth interviews with the consumers to have more insight of the services experienced by them. In online survey questionnaire, we only focused on matrix based close ended questionnaire where there were only limited aspects that could have been explored. In future researches it is advised that open ended questions should be included to gain more insight of the research.

The future researchers should also consider the penal study in order to examine one participant in two different timeframes. This will give more accurate findings because the changes and shifts in mood pattern can be explored in correct way.

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