

Electronic Service Quality and Customer Satisfaction: A Study of Customer Loyalty with Special Reference to Tourism Industry

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The boom of information and communication technology (ICT) in India is a well-known phenomenon with a positive impact on the economy. Internet has become a platform for tourism companies to bring their products and services to the customers around the world. Several firms have offered their tourism services online in order to satisfy their customers. The satisfaction of tourists depends on the overall service quality of services. The present study explores the dimensions used by online customers to evaluate the e-service quality of online travel agencies, as well as the relationship of these dimensions to customer satisfaction and the loyalty. Data was collected by primary sources with the help of a questionnaire based on NetQual scale. Factor analysis and Regression Analysis were used to analyze the collected data. Six dimensions of e-service quality were identified from the results of factor analysis; namely, Information, design, personalization, security, ease of use and reliability. Furthermore, all the dimensions were found to be significantly influence online customers' satisfaction and their loyalty except the dimension design for loyalty.

Key Words: Service Quality, Tourist, Tourism, Satisfaction, Loyalty, Technology

INTRODUCTION

The revolution in ICT (Information Communication Technology) has profound implications for economic and social development. It has pervaded every aspect of human life whether it is health, education, economics, government, entertainment etc. The most important benefit associated with the access to the new technologies is the increase in the supply of information (Shanker, 2008). The role of ICT in tourism industry cannot be underestimated and it is crucial driving force in the current information driven society. Information is a crucial factor in planning and booking during the travel, and sometimes even after that. The nature of tourism and its products make tourism intensive from the information point of view (Werthner and Klein, 1999). The emergence of the internet brought new opportunities for the travel industry. The ease of access, abundance of information and low transaction cost of the web has motivated the tourism industry to provide online travel services (Wang et al., 2007). Tourism websites are becoming increasingly popular as travellers can browse these websites at the convenience of their workplace or homes, compare offerings from multiple websites with the click of a mouse button (Palmer and McCole, 2000).

Tourism industry of India

This section provides a general overview of Indian tourism industry. As far as India is concerned, it is

one of the most popular tourist destinations in Asia. It offers a wide range of places to see and things to do. The delighting backwaters, hill stations and landscapes make India a beautiful country. Historical monuments, forts, beaches, places of religious interests, hill resorts, etc. add to the majesty of the country. They attract tourists from all over the world (WTO, 2012). The contribution of tourism sector to the economic development of India has been recognized widely due to its contribution to the balance of payments, production and employment. Tourism sector is the second largest foreign exchange earner in India (WTTC India, 2012). Besides it, tourism sector employs a large number of people, both skilled and unskilled.

But, Indian government very lately noticed a crucial role of tourism expansion for economic development. In 2002, Ministry of Tourism (MoT), India paid considerable attention by developing campaigns for the promotion of tourism sector e.g. 'Incredible India'. Nowadays India is one of the most important countries as far as international tourism is concerned. In 2014, India was ranked 16th in terms of international tourism receipts and 39st in terms of international tourist arrivals (UNWTO). Tourism in India has registered a significant growth in last decade. The 11.7 percent growth rate in FTAs (Foreign Tourist arrivals) for the year 2014 over the year 2013 for India was much better than the growth rate of 7.9 percent as reported by World Tourism Organization (WTO) for the world during the same period. Furthermore, the compound annual growth rate (CAGR) in FTAs in India during the period 1991 through 2013 was 6.48 percent (MoT, India, 2013).

Since the tourism is sector is fully based on information, so each information provider must organize their data in an easily accessible and attractive way, and should keep it up-to-date. ICT has influenced the structure of the tourism industry in India also by giving an opportunity to reduce the transaction and distribution costs (Wiig, 2003). Website development in India has increased to a point where hundreds of companies are creating

new web pages, and thousands of people are becoming web users daily. The Tourism Development Corporations of states are spending a lot of resources in developing and continuously improving their websites for making them attractive and user friendly. It is seen that tourism is a fast moving sector influenced by individual choices about what to visit and where to stay. So it is very important to evaluate the websites to get better the experience of visitors visiting the site.

E-Service quality

Many authors developed and modified various scales such Parasuraman et al., 1985 and 1988 developed the E-QUAL, which is stranded on the well-known SERVQUAL instrument. However, the contents of their service quality constructs were short and vague and the proposed conceptual framework was not verified either. Dabholkar (1996) conducted a research work on the dimensions of e-service quality focusing on website design and argued that 7 dimensions of e-service quality can be illustrated as the basic parameters in the judgment of e-service quality, including website design, reliability, delivery, ease of use, enjoyment and control. Lociaco et al., (2000) developed an e-service quality scale called WEBQUAL, which is composed of 12 dimensions. Kaynama and Black (2000) developed a scale which shows that internet service quality is the extent to which a web site facilitates efficient and effective shopping, purchasing and delivery of products or services. Similarly, Perdue (2001) showed that the overall quality of a resort website can be influenced by the factors of speed and quality of accessibility, ease of navigation and visual attractiveness of the site. Yoo and Donthu (2001) developed 4 dimensions scale (SITEQUAL) to measure online service quality of websites. Zeithaml (2002) developed a framework consisting of eleven dimensions to be used in evaluating the delivery of e-service quality which include access, ease of navigation, efficiency, flexibility, reliability, personalization, security/privacy, responsiveness, assurance/trust,

site aesthetics and price knowledge.

Wolfenbarger and Gilly (2003) developed an e-service quality scale which was initially titled COMQ scale and later was progressed to e-TailQ scale with the following four dimensions: website design, reliability, security and customer service. Santos (2003) argued that both active and incubative dimensions are important in e-service quality and both of the dimensions should be taken into account in e-service quality assessment. Yang and Fang (2004) further examined the differentiation of dimensions to online service satisfaction and dissatisfaction. They suggested that there are four salient quality dimensions leading to both satisfaction and dissatisfaction: responsiveness, reliability, ease of use and competence. Park et al., (2007) also identified six quality dimensions to examine the influence of perceived web site quality on willingness to use. They found that with the exception of visual appeal, these dimensions have strong predictive capability for users' willingness to use. Sohn and Tadisina (2008) put forward a 6 dimension model for e-service quality assessment based on their empirical study. Thus, there is growing recognition of different variability in the outcome of e-service quality studies in terms of the quality dimensions.

However, some researchers suggested that a degree of caution should be exercised while using any scale since each service industry might have its own unique dimensions. Moreover, some other dimensions may be applicable in case of online tourism. Based on the above reasons, instead of merely using readymade versions of scale as suggested by previous researchers, there is a need to explore online tourism sector-specific attributes.

Customer Satisfaction: As far as satisfaction is concerned, it can be taken as tourist post purchase assessment of the destination (Oliver, 1981). It is the best defined as "An evaluation between what was received and what was expected". Satisfaction is a bit related with post purchase assessment. Post

purchase intention means that consumer will purchase services and products again from the same suppliers (Zeithaml 2002). Moreover, Customer satisfaction can be defined as the after-purchase assessment and emotional acknowledgment of the completed purchasing process. Satisfaction can be determined by subjective (e.g. customer needs, emotions) and objective factors (e.g. product and service features (Zeithaml and Bitner, 2000). Satisfaction is characterized by the surprise when and what a customer experiences after purchase (Oliver, 1981). Kolter and Armstrong (1998) defined the customer satisfaction as the customer's perception that compares their pre-purchase expectations with post purchase perceptions.

In broader term satisfaction is used to measure the products and services provided by a company to meet its customers' expectations. It is seen from the literature that satisfied customers are the formula for the growth of any business unit. If expectations are exceeded, positive disconfirmation results, while a negative disconfirmation results when customer experience is poorer than expected.

E-service Quality and Customer satisfaction: The relationship between E-service quality and Customer satisfaction is debatable. Some researchers argued that E-service quality is the antecedent of customer satisfaction, while others argued the opposite relationship (Oliver 1980). E-Service quality is a global judgement, or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction (Parasuraman et al., 1988).

E-Service quality and customer satisfaction are always interrelated, because they present strong similarities at the conceptual level (Cronin and Taylor, 1992). In the era of globalization approximately every company is facing severe competition. Satisfaction is an overall customer attitude towards a service provider or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the

fulfilment of some needs, goals or desires. Fig. 1 presents the relationship of service quality and customer satisfaction.

Fig. 1: Relationship of E-service Quality and Customer Satisfaction



Source: Abd-El-Salam et al., 2013

As far as Travel and Tourism is concerned, travel satisfaction is important for the success of any business. Tourist satisfaction is very important to successful destination marketing because it influences the choice of destination, the consumption of products and services and the decision to return (Kozak and Rimmington, 2008). It is stated that satisfied tourists are likely to recommend the tourists destination to others, which is the cheapest method of marketing and promotion (Crosby, 1993). Increased satisfaction leads to patronage, loyalty and possession of customers. Satisfied tourists tend to communicate their positive experience to others and they tend to buy the services repeatedly (Hallowell 1996). Undoubtedly, satisfaction has been playing an important role in planning marketable tourism products and services.

Customer Loyalty: Customer loyalty is very important because of its positive effect on long-term benefit (Ribbink et al., 2004). Kotler (1991) mentioned that the customer is the king of the market. High customer satisfaction is important in maintaining a loyal customer base. Customer loyalty happens when there is repeated purchasing by the same customers and their willingness to recommend the product to other customers without any outright benefits (Ulaga and Eggert, 2002). Loyalty is defined as the purpose of a customer to repurchase products or services through a particular e-service vendor (Luarn and Lin, 2003). Ostrowski et al., (1993) identified a positive and significant relationship between e-service quality and consumer loyalty in the aviation industry. Besides that, Bloemer and

Ruyter (1998) concluded that quality of service is directly or indirectly related to loyalty. Fig.2 presents the relationship of service quality and customer Loyalty.

Fig.2: Relationship of E-service quality and Customer Loyalty



Source: Abd-El-Salam et al., 2013

E-service Quality and Customer Loyalty

Kumar et al., (2010) stated that high quality of service will result in increased customer loyalty whereas poor service quality experiences will more likely result in customer defections. Parasuraman et al., (1988) found that customer loyalty is the outcome of service quality. Caruana (2002) developed a meditational model that links the service quality and service loyalty via customer satisfaction. Thus, increased satisfaction derived from online services will enhance customers' loyalty (Fassnacht and Kose, 2007). It means that the better e-service will lead to customer loyalty. Long-time, satisfied customers are more likely than short-term customers to buy additional services and spread favorable word-of-mouth communication (Zeithaml et al, 1996).

In today's aggressive marketplace place, considering customers' needs is vital in each and every sector. Retention of the customers is a major challenge in today's competitive market (Khalifa and Liu, 2003). Therefore, it is necessary to provide good quality services to the customers. However, it is not possible to serve customers only through traditional means of distribution. Thus, many tourism organizations are going online and presenting their services online to enhance communications with their customers, to sell more services through an alternative channel and to reduce costs associated with interacting customers.

Tourism sector is changing with the growth of information communication technology and changes have been mainly affected the methods

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through which the tourism products and services are communicated and distributed to the customers around the world. Moreover, internet can be considered as inexpensive medium for travel service delivery (Buhali and Licata, 2002). So, travel service providers are motivated to deliver travel services online that aims at achieving benefit and competitive advantages as well as increasing market share (Turban et al., 2002). Travel service providers also expect to reach and persuade their potential customers through comprehensive, personalized and up-to-date travel services via internet (Buhalis and Law, 2008). In addition to it, tourists are also using tourism websites as information channels for purchasing tourism services instead of traditional travel agencies. Tourists now prefer to purchase tourist services such as accommodation, air ticket and taking car on rent through internet while sitting home rather than getting all such services booked after reaching their destinations. However, due to the intangibility of services, it is far more difficult for

customers to evaluate them. Also due to absence of human interaction during online transactions, certain applicable dimensions must be present in order to accurately assess the service quality on a web site (Madu and Madu, 2002). Thus an effort has been made in the current study to examine the factors affecting the use of online tourism.

In addition to it, an overview of the literature depicts that e-service quality has a positive impact on satisfaction of tourists which further leads to tourists' loyalty. Impact of online tourism on satisfaction of tourists and impact of online tourism on tourists' loyalty in traditional tourism has been analyzed by researchers at domestic level but there has not been any systematic work to analyze the relationship between e-service quality and tourists' satisfaction in India. Furthermore there is also paucity of studies which have examined the relationship between e-service quality and tourists' loyalty. Thus, an attempt has been made in this direction.

Theoretical Background: Service quality and customer satisfaction & loyalty in tourism sector have been discussed by many researchers, some of them are as follow:-

| Table 1: Studies Related to service Quality in Tourism | | | | | | |
|--|------------------|--|-------------------|---|--------------------------------|--|
| Author | Country | Research Objectives | Model | Variables | Methodology | Significant Factors |
| Mills and Morrison, 2000 | Worldwide | To identify the potential attributes of customer satisfaction with travel websites | E-satisfaction | Access, Efficiency, Loading, Appearance and Navigation | Confirmatory Factor Analysis | Appearance and Navigation |
| McQuilken et al., 2000 | Otway, Victoria | To examine the consumer expectations, perceptions and satisfaction levels | Service quality | Tangibility, Reliability, Responsiveness, Assurance and Empathy | Regression Analysis | Tangibility, Responsiveness and Empathy |
| Choi and Chu, 2000 | Hongkong | To study the perceptions of Western and Asian travellers about service quality of hotels | Service quality | Tangibility, Reliability, Responsiveness, Assurance and Empathy | Factor analysis and regression | Asian tourist perceptions' overall satisfaction is primarily derived from the value factor whereas western counterparts are influenced by room facility factor |
| Liu and Arnett, 2000 | Mississippi, USA | To assess factors associated with the web site success | - | Information, Service quality, System use, Playfulness and System design quality | Factor analysis | Information, Service quality and System design quality |
| Van Riel et al., 2003 | Netherlands | To judge the quality perceptions of pre-transaction services provided by travel websites | E-Service quality | User interface, Accessibility, Navigation, Design, Reliability, Assurance, Responsiveness and Customization | Regression and Factor Analysis | Design and Overall quality of travel websites |
| Moharrer, 2006 | Worldwide | To Investigate the different determinants of tourism satisfaction in online tourism in comparison to traditional travel agencies | E-Satisfaction | Site design, Convenience, Product information and Product offering | Factor Analysis | Site design and Convenience |
| Mohamed, 2007 | Egypt | To assess customers' expectations and perceptions of service provided by travel agents | Service quality | Responsiveness, Reliability, Empathy, Resources and Corporate image and Tangibility | Descriptive analysis | Resources and Corporate image |

Table 1 cont.....

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| Author | Country | Research Objectives | Model | Variables | Methodology | Significant Factors |
|--------------------------------|-----------|--|-------------------|--|--|--|
| Ho and Lee, 2007 | Worldwide | To identify the dimensions of e-travel service quality and to develop a reliable and valid measurement instrument | - | Information quality, Security, Website functionality, Customer relationships and Responsiveness | Factor Analysis | Information quality and Responsiveness |
| Hapenculuc and Condratov, 2007 | Romania | To assess the e-service quality of tourism websites | E-service quality | Efficiency, Fulfillment, Reliability and Privacy | Factor Analysis | Communication, Website design, Interactivity and User interface |
| Prabhakaran et al., 2008 | India | To study the service quality perceptions of domestic as well as foreign tourists in the service quality of tourism sector | Service quality | Tangibility, Responsiveness, Reliability, Service product, Assurance and Service Responsibility | Structural Equation Modelling | Tangibility influences the domestic tourists and Responsiveness influences the foreign tourists |
| Stiakakis and Georgiadis, 2009 | Greece | To identify the similarities and differences between the perspectives of providers and customers | E-quality | Customer personalization, Prompt response, Security, Accessibility, Information accuracy etc. | Regression Analysis | Security, prompt service, Accessibility and Website design |
| Filiz, 2009 | Turkey | To measure the customer satisfaction in the travel agency | Service quality | Tangibility, Reliability, Responsiveness, Security, Empathy and Assurance | Factor Analysis, Regression and T-test | All |
| Hongxiu et al., 2009 | China | To develop a scale to evaluate e-service quality from the perspectives of both online companies and customers | Service quality | Ease of use, Website design, Reliability, Privacy, Responsiveness and Empathy from the company perspective and Trust and Experience from customer perspective | Factor Analysis | Trust from the perspective of customers and Ease of use from the perspective of online companies |
| Al-Rousan et al., 2010 | Jordan | To examine the impact of tourism service quality dimension in the Jordanian five star hotels | Service quality | Service quality such as Empathy, Reliability, Responsiveness and Tangibility | Factor analysis | Empathy, Reliability and Tangibility |
| Renganathan, 2011 | India | To analyze the hotel guests' expectations and perceptions of hotel services | Service quality | Tangibles, reliability, responsiveness, assurance and empathy | Descriptive Analysis, Multiple Regressions and Factor Analysis | Responsiveness and Assurance |
| Ahmed, 2011 | Malaysia | To understand the impact of E-SERVQUAL model on customer satisfaction in BMB | Service quality | Tangibles, reliability, responsiveness, assurance and empathy | Descriptive and Regression Analysis | Tangibles and Responsiveness |
| Haghtalab et al., 2012 | Iran | To investigate the effects of electronic satisfaction factors on forming electronic satisfaction of website services in tourism industry | Service quality | Website convenience, safety, information, website design, and information | Confirmatory Factor Analysis and Path Analysis | all |
| Hafeez and Muhammad, 2012 | Pakistan | To study the impact of service quality, customer satisfaction and loyalty programs on customer's loyalty | Service quality | Impact of service quality, customer satisfaction and loyalty programs | Correlation and ANOVA | Customer loyalty |
| Moon, 2013 | USA | To explore the effect of e-service quality on customer satisfaction and loyalty | E-service quality | Web design aesthetics, ease of use, virtual tour, and visualization. In addition, intangible e-service quality involves information content, reliability, security and customization | Structural Equation Modelling | Intangible customer satisfaction and loyalty |

NEED OF THE STUDY

However, the majority of e-service quality dimensions have been developed by researchers outside India. Moreover, some studies dealing with conventional service quality in tourism sector have been conducted in India, but no study has been conducted to study the factors affecting the internet tourism so far. Thus, current study is going to shed light on the same issue in Indian context.

OBJECTIVES OF THE STUDY

The specific objectives of the current study are as follows:

1. To study the factors affecting the satisfaction of tourists in online tourism.
2. To identify the most important attribute which influence satisfaction and loyalty of the tourists.

Despite the large body of literature available on satisfaction and loyalty in general, only a few academic studies have focused directly on customer satisfaction and loyalty amongst tourists in India. So, current study attempts to fill this gap by studying the factors affecting customer satisfaction in online tourism.

RESEARCH METHODOLOGY

Research Framework:

The current study is based on primary data. For the data collection, a questionnaire was developed based on NetQual. The questionnaire comprised of two parts. First part comprised of questions that addressed and gathered information related to respondents' personal information.

Second part of the questionnaire comprised of 26 questions, which addressed the service quality dimensions. Second part also contained 5 statements each related to satisfaction and loyalty of customers. Responses for e-service quality, customer satisfaction and loyalty were measured on a five-point likert scale ranging from 1=Strongly Disagree to 5= Strongly Agree. The universe of the study was those tourists who had used e-tourism at least once in their life. Responses were collected from 150 respondents from major cities of Punjab. The analysis of the data was carried by using statistical package for social sciences (SPSS) version 17.0. Factor Analysis and Multiple Regression analysis were conducted to analyse the collected data

Hypotheses taken in the current study:

Hypothesis 1 (H0i): There is no significant impact of e-service quality on tourists' satisfaction.

Hypothesis 2 (H0ii): There is no significant impact of e-service quality on tourists' loyalty.

Sample characteristics

As far as the demographic profile of the respondents is concerned, the sample comprised of variety of

respondents belonging to different economic and professional background. Table 2 shows the demographic profile of the respondents.

| Table 2: Demographic Profile of Respondents | | | |
|---|-----------------|------------------------|-------|
| Demographic Variables | | No. of Respondents (%) | Ratio |
| Gender | Male | 79 | 52 |
| | Female | 71 | 48 |
| | Total | 150 | 100 |
| Age | Below 20 | 26 | 17 |
| | 20-30 | 65 | 44 |
| | 30-40 | 33 | 22 |
| | 40-50 | 14 | 9 |
| | 50-60 | 8 | 5 |
| | Above 60 | 4 | 3 |
| | Total | 150 | 100 |
| Marital Status | Married | 65 | 44 |
| | Single | 83 | 55 |
| | Divorcee | 2 | 1 |
| | Total | 150 | 100 |
| Education Level | Matriculation | 13 | 9 |
| | Graduation | 53 | 35 |
| | Post graduation | 66 | 44 |
| | Any other | 18 | 12 |
| | Total | 150 | 100 |
| Occupation | Student | 39 | 26 |
| | Businessmen | 24 | 17 |
| | Servicemen | 56 | 37 |
| | Professional | 25 | 16 |
| | Housewife | 6 | 4 |
| | Total | 150 | 100 |
| Monthly Income(Rs.) | Below 20000 | 48 | 32 |
| | 20000-30000 | 51 | 34 |
| | 30000-40000 | 36 | 24 |
| | Above 40000 | 15 | 10 |
| | Total | 150 | 100 |

Source: Primary Data

The ratio of male to female was almost equal in the sample. Furthermore youngest respondents formed the majority (around 44%) in the age group of 20-30. As far as education level is concerned, 44% of the respondents are post graduates followed by graduates (35%). As far as respondents' occupation is concerned, majority of the respondents belong to service category (37%), followed by students (26%), businessmen (17%), professional (16%) and housewives (4%). As per income categorization, 34% respondents were falling in the category of Rs.20000-30000 followed by 32% who belongs to income category of below Rs. 20000. However just 10% were falling in above Rs.40000 income group.

ANALYSIS AND INTERPRETATION

Results and Discussion of Factor Analysis

To examine e-service quality, 24 statements were framed. Data so collected was subjected to Factor Analysis in order to bring out the important factors influencing the behaviour of respondents to buy online tourism services. Before applying the factor analysis, testing of reliability and validity of the scale is very important as it shows the extent to which a scale produces consistent results if measurements are made repeatedly. Reliability is done by determining the association between scores obtained from different administrations of the scale. If the association is high, the scale yields consistent results, thus, is reliable. Cronbach's alpha is the most widely used method for examining the reliability of the data. It may be mentioned that its value varies from 0 to 1 but, satisfactory value is required more than 0.6 for the scale to be reliable (Malhotra, 2002 and Cronbach, 1951). In the current study the Cronbach's alpha scale was used as a measure of reliability. Its value is estimated as 0.684 which indicates scale is reliable.

After checking the reliability of the scale, it was tested whether data so collected is appropriate for factor analysis. Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy is useful method to show the appropriateness of data for factor analysis. The KMO statistics varies between 0 to1. Kaiser (1974) recommended that the value greater than 0.5 is

acceptable (Field, 2000). In this study the value of KMO for overall matrix is 0.684 thereby indicating that sample taken to process factor analysis is significant. Bartlett test of sphericity (Bartlett, 1950) is another test applied in the study for verifying appropriateness, whose value is significant. Table 3 indicates that data is appropriate for factor analysis.

| Table 3: KMO and Bartlett's Test | | |
|---|--------------------|---------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy | | 0.684 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 826.542 |
| | Sig. | .000 |

Source: Primary Data

Principal Component Method followed by Varimax rotation (Boyd et al., 1977 and Hair et al., 1990) was performed on the data. Factor loading for 7 statements was below 0.5, thus these items were deleted and factor analysis was re-conducted. After re-running of factor analysis, remaining 17 items were reduced to 6 factors. The Varimax Rotated six factor satisfactory solutions so derived is shown in the Table 4. These factors explained 68.028% of the total variance, which is very much acceptable for the Principal Component Varimax rotated factor loading procedure i.e Malhotra, 2002.

Total six factors and the variables loaded on these factors have been summarized in Table 4. As per table 4, Factor 1 was named 'Security', which consists of four items regarding security while using an online travel agency's website. This factor explained 15.756% of the variance in the data with an eigen value of 4.241. Notably, increasing numbers of online customers have expressed concern over the potential misuse of personal information and abuses of privacy (Than and Grandon, 2002).

The second factor, 'Personalization', explained 13.987% of the total variance of the data, with an eigen value of 3.617. It contains three items. Sending a timely response to email requests or complaints and confirmations of orders has been recognized as an important factor when online customers evaluate a web site (Long and McMellon, 2004 and Yang and Jun, 2002). This result is in accord with those of Zeithaml et al. (2002) and Park et al. (2007).

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Table: 4 Results of Factor Analysis

| Dimension | Statements | Factor loadings | Eigen value | Variance explained |
|------------------------|---|-----------------|-------------|--------------------|
| Security | This site offers functionality which makes it more secure | .678 | 4.241 | 15.756 |
| | I think that my private life and my financial information are protected on this site | .602 | | |
| | I trust the overall security of the site | .575 | | |
| | I trust this site not to misuse my personal information | .567 | | |
| Personalization | I can contact the company easily through this site | .834 | 3.617 | 13.987 |
| | I can interact with this site to receive personalized information | .637 | | |
| | This site records my preferences and offers me extra services or information based on these preferences | .634 | | |
| Ease of Use | The organisation and layout of this site makes it easier to search for information | .675 | 2.887 | 11.345 |
| | Tourism website is easy to use | .645 | | |
| | It is easy to navigate and to find what you are looking for on this site | .612 | | |
| Reliability | This site explains the stages of the order process in detail | .627 | 2.187 | 9.987 |
| | This site offers several types of delivery | .568 | | |
| | This site provides the contact details for customer services (e-mail, phone) | .534 | | |
| Information | The information on this site is easy to understand | .826 | 1.876 | 9.859 |
| | The information on this site fulfils my needs | .725 | | |
| Design | The design is appropriate for this type of site | .814 | 1.756 | 8.094 |
| | This site is visually attractive | .761 | | |

Source: Primary Data

The third factor, 'Ease of Use', accounted for 11.345% of the total variance, with an eigen value of 2.887. It includes three items concerned with the ease of using e-services for travel like easy to search, easy to use and easy to navigate.

The fourth factor, 'Reliability', is associated with four items and explained 9.987% of the variance in the data, with an eigen value of 2.187. These three items refer to customers' trust in online service providers (Tsang et al., 2010). Several scholars (Kaynama and Black, 2000; Kim and Lee, 2004 and Lee and Lin, 2005) have identified reliability as one of the major criteria used by customers in evaluating e-service quality. It shows that users find it easy to use online because it provides the latest information. It proves that it is easier to provide services through online tourism. Tourism websites are more accountable, adequate, faster and transparent in comparison to

brick and mortar tourism. A lot of research (Ho and Lee, 2007 and Parasuraman et al., 1994) has identified it as one of the most important e-service quality dimensions.

The fifth factor, 'Information', accounted for 9.859% of the total variance, with an eigen value of 1.876. This result also supported by the findings of Wolfenbarger and Gilly (2003) and Yang et al., (2004), who reported that Information is a contributor to satisfaction. The availability of website information is widely accepted as key components of satisfaction (Kim and Lee, 2004 and Zeithaml et al., 2002). Indeed, the tourism industry is an information-oriented business. The peculiarly high-priced and well-differentiated characteristics of travel products and services involve a great deal of risks that is why customers depend heavily on information search and provision.

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The sixth and the last factor, 'Design' explained 8.094% of the total variance, with an eigen value of 1.756. It encompasses three items that are related to the design of the tourism websites. It consists of three items. The deficiency of website design can result in a negative impression of the website quality to the customers, and customers may exit the purchase process (Hongxiu et al., 2009).

Impact of E-Service Quality on Customer Satisfaction and Loyalty

Further, two multiple Regression analysis were conducted to investigate the relationship between service quality and customer satisfaction & customer loyalty with the help of factor scores. Customer satisfaction was measured by taking the mean of 5 statements for each and every respondent. First regression analysis was conducted by taking customer satisfaction as dependent variable and scores of factors of service quality as independent variables. Following set of statements was used to assess customer satisfaction.

Table no. 6 displays the results of stepwise regression analysis in which customers' perceptions on dimensions of e-service quality such as information, Ease of use, Security, Personalization, Design and Reliability were regressed on Customer satisfaction.

Firstly, R^2 accounted for 0.743 in the present study, which recommended that 74% of the variation of dependent variable (customer satisfaction) was explained by independent variables. Secondly, Adjusted R square value which is the most useful measure of the success of a model shows of 0.692 i.e. which accounted for 69% of the variance in the criterion variable. The adjusted R square shows a significant relationship exists between dependent variable and independent variables. Further, result of regression analysis also showed that dimension Information ($b = .965, p = .000$), Ease of Use ($b = .857, p = .003$), Security ($b = .657, p = .004$), Personalization ($b = .265, p = .003$), Design ($b = .165, p = .050$) and Reliability ($b = .045, p = .010$) were found positively

significant to customer satisfaction. It was also depicted from the results that dimension 'Information' was the most important followed by the dimension 'Ease Of Use'. Therefore, Hypothesis 1 (H_{0i}) is rejected that 'There is no significant relationship between all the six dimensions of e-service quality and customer satisfaction' meaning thereby that of service quality is the antecedent of customer satisfaction. There is a strong relationship between customer satisfaction and service quality.

Another regression analysis was also run to examine the influence of dimensions of e-service quality on loyalty of customers. In current regression analysis, mean of all 5 statements of loyalty was taken as dependent variable and again scores of factors of service quality were taken as independent variables. Following set of statement were taken to measure the customer loyalty.

Table no. 8 displays the results of stepwise regression analysis in which customers' perceptions on dimensions of e-service quality such as information, Ease of use, Security, Personalization, Design and Reliability were regressed on Customer loyalty.

R^2 is accounted for 0.553 in the second regression, which suggests that more than 55% of the variation in customer loyalty was explained by six independent variables i.e. Information, Design, Ease of Use, Security, Personalization and Reliability. Out of six independent variables, dimension information has the highest standardized beta coefficient at 0.834, which depicted that a change of one standard deviation in the predictor variable will result in a change of 0.834 standard deviations in the criterion variable. It is followed by Personalization ($b = 0.567, p = .000$), Ease of Use ($b = 0.526, p = .000$), Design ($b = 0.402, p = .195$), Security ($b = .332, p = .003$) and Reliability ($b = 0.208, p = .004$). The results indicated that five of the e-service dimensions have a significant influence on the customer loyalty. Hence, Hypothesis 2 (H_{0ii}) is rejected for all the dimensions of e-service quality except for dimension design. Thus, Two Multiple Linear Regressions were

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conducted to examine and investigate relationships such as the impacts of the dimensions (independent variables) on satisfaction and loyalty (dependent variables). So it means hereby that there is strong relation between electronic service quality and satisfaction in formation of loyalty in tourism industry.

CONCLUSION

Rapid technological changes and fierce competition within the tourism industry are forcing online travel agencies to increase their understanding of customers' expectations, needs, and wants (Tsang et al., 2010). The current paper contributes to tourism

Table No.5: Statements depicting Customer Satisfaction

| Statements |
|--|
| I am satisfied with the services offered on tourism websites I strongly recommend others to use the tourism websites |
| I truly enjoyed purchasing from tourism websites |
| The decision to purchase from tourism websites was a wise one |
| If I had to do it over again, I would make the most recent on-line purchase on tourism website |

Source: Review of Literature

Table 6: Model Summary

| Factors | Dependent variable | |
|-----------------|--|-------|
| | Customer satisfaction | |
| | Std.(b) | sig |
| Constant | | .000 |
| Information | .965 | .000* |
| Design | .165 | .050* |
| Ease of use | .857 | .003* |
| Security | .657 | .004* |
| Personalization | .265 | .003* |
| Reliability | .045 | .010* |
| | R ² =.743, Adjusted R2 =0.692, F=38.837 | |

Source: Primary Data;* Indicates significance at 5% level; (**) Indicates significance at 10% level

Table No. 7: Statements depicting Customer Loyalty

| Statements |
|---|
| I intend to continue purchasing services from the tourism websites in the future |
| Tourism websites will always be my first choice for future transactions rather traditional methods of booking |
| Say positive things about the tourism websites to other people |
| Recommend the tourism websites to those who seek the advice |
| I would encourage friends and relatives to visit this |

Source: Review of Literature

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Table 8: Model Summary

| Factors | Dependent variable | |
|-----------------|--|-------|
| | Loyalty | |
| | Std.(b) | sig |
| Constant | | .000 |
| Information | .834 | .006* |
| Design | .402 | .195 |
| Ease of use | .526 | .000* |
| Security | .332 | .003* |
| Personalization | .567 | .000* |
| Reliability | .208 | .004* |
| | R ² =0.553, Adjusted R2=0.489, F=18.765 | |

Source: Primary Data; * Indicates significance at 5% level

service quality and tourists' satisfaction and tourists' loyalty by framing a questionnaire based on Netqual scale. After conducting factor analysis, current study identified six tourism service quality dimensions, namely, personalization, information, website design, reliability, security and ease of use, all of which comprise the criteria by which tourists use to evaluate the service quality of tourism websites. The findings of this study also indicated after conducting regression analysis that the most important factor in predicting tourism service quality evaluation was Information followed by Ease Of Use, Security, Personalization, Design and Reliability.

Consequently, today, competition is a primary challenge in the tourism industry and the solution lies only in presenting true and updated information to the customers. The key to competitive success still remains a continued focus on the customers and winning them through the delivery of the superior services (Rust and Kannan 2003). For online travel companies, providing e-service with good quality involves much more than creating an excellent website for customers. Online travel companies should design its websites to be as easy as possible for customers to use. Online travel companies still need to pay attention on the building of trust,

satisfaction and loyalty in customers, which can help to improve their e-service quality. Of course, offering true and accurate information on the website might be the first strategy to help online travel companies to build up good image in customers' mind, and the accurate service delivery might help to improve the confidence of customers.

When a visitor visits a website they want and expect the website to offer extensive information. If the website is rich in content, the visitors would like to get back to the website as many times as possible. But contrary to it, too much of information on the home page is not appreciated by viewers as it results in lot of clutter and confusion. So the website developers need to strike a balance between the two and provide rich information and avoid clutter also (Chavali and sahu, 2008). Website management is the basic function of tourism service providers because it is the key driving factor for visitors to the web sites. Good web site management allows the tourism organization to engage customers' interest and participation, to capture information about their preferences, and to use that information to provide personalized communication and services (Doolin et al., 2002).

LIMITATION AND FUTURE RESEARCH SUGGESTIONS

The data for the study was collected from Punjab only. A more extended geographical sample may produce some other results. Due to time constraints the sample of respondents was just 150, further study can be conducted by taking larger sample. Moreover the study can be also being conducted to collect the comparative views regarding the perceptions of the tourists for e-service quality towards government and private tourism websites.

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