Service Quality and Customer Satisfaction of Online Retail Stores in Enugu, Nigeria

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Abstract: *This study investigates service quality and customer satisfaction of selected online retail stores in Enugu Urban, Nigeria. The study adopted a descriptive research design using a purposive random sampling technique to select 400 sample size from the population by adopting Slovin's formula for the sample size determination. A research questionnaire was used in gathering data from the respondents. Theory of Reasoned Action was the theory adopted in this study. Findings of this study revealed that website quality significantly contributes to the customer satisfaction (Beta= .494, t= 13.133 at p<0.05) and service delivery significantly contributes to in customer satisfaction (Beta= 0.527, t= 9.046 at p<0.05). It was concluded that there was significant effect of service quality through website quality and service delivery on customer satisfaction. The study recommended that there is a need to create a specialized focus on customer services as a brand definition in order to improve service delivery so as to enhance the brand perception by consumers and gain market share.*

Keywords: Service Quality, Customer Satisfaction, Service Delivery, and Website Quality.

INTRODUCTION

Background to the Study

The heighten competition faced by companies around the world, has makes it so important for companies to expand their market size and increase customer expectations through advancement in technology and globalization (Diyan, 2018). Hence, necessitating businesses to be more customer centric (Al-Qirim, 2017). Most organizations achieve remarkable success in their operations not only because they operate in good environments, or because they are capable of competing favorably with other organizations but mostly because the management of such organizations provide different approach and views customer satisfaction as a multi-dimensional construct just as service quality (Apulu, 2011). Electronic commerce is gradually been recognized globally as a mechanism for business organizations to reach global markets which comes with different advantage and disadvantages which does not exclude Nigeria. The use of Information and communication technology (ICT) has become a key strategy to gain competitive advantage by business organizations in the fast globalizing environment. Customer satisfaction has been a subject of great interest to organizations and researchers, researches has shown that the principal objective of organizations is to maximize profits and to minimize cost (Adewoye and Oni, 2016). Price and quality have high impact on customer; still, there is little empirical

evidence exploring this relationship, this is one factor that is less noticed by the company, so that consumers will rethink to use the product and will be dissatisfied after buying or using goods or services. The Internet has been generating consumer empowerment for over a decade Brick-and-mortar stores are slowly but surely closing down because of the rise of e-commerce, Compared with physical stores, online businesses offer convenience to customers[4]. Customers today in United Kingdom, United State of American, China, and more advanced countries operates over 60% of e-commerce, placing their orders, and wait until the goods are delivered to their home. Purchasing at customers' convenience through e-commerce is still not majorly practice in Nigeria and some developing countries (Chaffey, 2018).

Gaining competitive edge in today's marketplace entails the need to build customer relationship and not just building the products; building customer relationship means delivering superior value over competitors to the target customers (Jiang, Chen, and Wang, 2018). Whether an organization provides quality services or not will depend on the customers' feedback on the satisfaction they get from consuming the products, since higher levels of quality lead to higher levels of customer satisfaction. Most companies are adopting quality management programs which aim at improving the quality of their products and marketing processes, because it has been proven that "quality has a direct impact on product performance, and thus on customer satisfaction" (Chaffey, 2018). The use of e-commerce has only be seen to be widespread and regarded as an essential tool for the efficient administration of any organization and in the delivery of services to clients. The adoption of e-commerce in Nigerian business organizations is increasing since the users of internet in Nigeria is growing from 0.1% in 2000 to 29.5% of its population in June 2010 and still has the potential to grow higher (Klopping, 2014). Nigeria recorded an estimated 25 per cent growth in online shopping with revenues valued at N62.4 million in 2011, which is N12.5 billion increases from 2010 and increased to74 percentN50.8 billion increases in 2015, and kept increasing every year. Online shopping has changed the way customers and retailers think (Vladimir, 2017). Customers are constantly seeking to comfortably shop endlessly while retailers are constantly seeking new paths to growth (Vladimir, 2017).

The use of internet network in business in Nigeria is still relatively low and therefore e-commerce is still in the rudimentary stage. Study has shown that there is an increasing awareness of the benefit and potential opportunities arising from e-commerce, but there are limitations to its adoption in Nigeria. Some of factors that have hitherto hampered the adoption of e-commerce are many among which are establishing cost, accessibility, data security, network reliability, privacy and confidentiality, threat, authenticity of products, citizen's income and education (Nepomuceno and Richard, 2014).While these negative factors still remain, recent study shows that e-commerce is slowly but surely taking off gradually in Nigeria and the most obvious area of progress is in one branch banking system and payment system where both single and multipurpose smart cards are generally been introduced into Nigeria (Chang, 2011). Presently in Nigeria, traditional commerce is still the main method of transaction, only few people are using e-commerce. An important function of e-commerce is the handling of payment over the internet. Most e-commerce involves the exchange of some form of money for goods and services (SinghYadav, and Sahu, 2016). Price is one part of the marketing mix, which is a value of certain goods attached to goods or services that are being traded in the market. The price concept remains the price for services paid by consumers to use cellular ecommerce services. The

compatibility of good or bad prices can be seen from the consumer's response to the price offered, accepted or rejected. In online services, prices are the top priority of consumers in choosing service providers in addition to service quality. The price increase offered can affect consumers. Implementation of payment system for e-commerce is still evolving in Nigeria thus the number of proposal and implementation of payment system currently compete for dominant. Regardless of the format, e-commerce is far cheaper than the mailing of paper checks. Today, four basic ways to pay for purchase that dominate both traditional and electronic business to consumers commerce are cash, checks, credit cards, debits cards, but in Nigeria today, cash and checks are the main ways used to pay for purchase but credit card is by far the most popular form of consumer electronic payment online in the developed nation (Obafemi, 2018).

The world has evolved and it has changed the way business is conducted using technology especially the advertising part using online marketing. Online marketing has helped make web marketing one of the most promising channels for inter-commercial processes. It is also argued that SMEs account for almost 10% and 70% of Nigeria's industrial production and employment. Previous research from developed and developing countries have shown that SMEs businesses play a significant role for the growth as well as the development of the economy, as they are a major channel for jobs and wealth generation, as well as government revenue through tax payments. For the economic system of both developed and developing countries the SME sector is seen as significant. They are critical for the national and international economic stimulation or growth. Many small and medium-sized businesses in Nigeria are rapidly investing in Internet and online marketing. It is against this background that the study aims to investigate website quality effects on customer satisfaction in selected online retail stores, and as well examines the service delivery effect on customer satisfaction among selected online retail stores. The Study therefore hypothesized that:

H_{01}: *There is no significant effect of website quality on customer satisfaction in selected online retail stores*

H_{02}: *Service delivery has no significant effect on customer satisfaction in selected online retail stores*

LITERATURE REVIEW
Conceptual Review
Concept of Service Quality
Service quality is more difficult for the customer to evaluate than goods quality. Service quality is "intangible" because services, as performances, are difficult to assess before a sale. Moreover, as a result of this intangibility, service providers can have difficulty in ascertaining how consumers perceive their service. The service quality can intend to be the way in which customers are served in an organization, which could be good or poor (Khan, 2013). Service quality is generally recognized as a critical success factor in a firm's endeavors to differentiate itself from its competitors. Service quality can be defined as the customer's attitude or judgment about the superiority of a service. With variety of services available in different sectors, customer is getting more demanding and quality in service sector is gaining importance for firms to remain competitive. Service quality can be defined as the customer's attitude or judgment about the

superiority of a service (S. Robinson, 2019, pp. 21 - 32). In an address that "any intangible act or performance that one party offers to another that does not result in the ownership of anything". The definition of the service quality advancing with the times, but the aim of providing quality services is to satisfy customers (Kotler and. Keller, 2019). Providing excellent service quality is widely recognized as a critical business requirement. In order to reach the customers, it is necessary for the company to give service of good quality to all customers. The service quality is the core of service marketing, no matter it is tangible product manufacturing enterprises and service industry. With the improvement of our society nowadays, it becomes more competitive for many companies in the service markets, and as people's living standard is rising, when customers buy products, they not only want good products from the company, but also need satisfactory service quality as well (Kotler and Keller, 2019). Many authors have also discussed service quality. So for the companies, not only the quality of products is of significant, but also the service quality is important for the service providers. The good evaluation of the service quality from the customers is very important for the companies. One of the determinants of success of a firm is how the customers perceived the resulting service quality, as the perceived service quality is the key driver of perceived value. Research has shown that good service quality leads to the retention of existing customers and the attraction of new ones, reduced costs, an enhanced corporate image, positive word-of-mouth recommendation, and, ultimately, enhanced profitability. The previous research shows that the service quality so important for the companies and measuring service quality is a better way to dictate whether the services are good or bad and whether the customers will or are satisfied with the service.

Website Quality
The quality of a website makes a website profitable, user friendly and accessible, and it also offers useful and reliable information, providing good design and visual appearance to meet the users' needs and expectations. A website quality model shows an approach to the definition and measurement of website quality. Many numbers of new websites have been launched every day[1]. Ones with similar content will not have the same degree of quality. If the quality is poor, the user will simply leave the website and go elsewhere (Fillis, Johansson and Wagner, 2015). Generally, there is no second chance to get a user back to the website. Therefore, in order to improve the quality of a website. The quality of a website makes a website profitable, user friendly and accessible, and it also offers useful and reliable information, providing good design (Bai, Law, and Wen, 2018). As today's products and services are radically shifted to digital form and delivered through the Internet, the most visible and explosive information technology tool. Additionally, the Internet offers an interactive function with its customers and enables electronic service move to the forefront of technology priorities (Apulu, 2015). An e-service is an interactive, content-centered and Internet-based customer services, driven by the customer and integrated with related organizational customer support processes and technologies with the goal of strengthening customer-service provider relationship.

In an increasingly competitive business environment, the issues of service quality and service excellence are becoming increasingly more important. The traditional Servqual- Model suggests that service quality is the gap between consumer expectations and actual service performance that informs service quality perceptions. The traditional service quality assessment concerns five attributes: reliability, responsiveness, assurance, tangibles, and empathy. Servqual scale has been

used to measure service quality and some studies have applied this model to measure service quality in the context of e-commerce websites, because the traditional scale is not suitable for measuring e-service quality.

Customer Satisfaction

Customer satisfaction means the degree to which a customer is happy with their trade experience with the company. It measures how well a firm is able to meet their customer's expectations. Customer satisfaction is a key factor in marketing because a firm cannot retain its customers unless having highly satisfied customers. The impact of e-commerce on consumers, public policy, business and education (Ghanem, 2016). A discussion was on public policy initiatives, research questions and ideas for future research are given. For B2B e-commerce this is not easily possible to change for B2C e-commerce however, things will be more complex, there will be wider range of relevant media a including interactive digital TV and a range of mobile and wireless service there will be huge difference between different consumer's ownership tools and access technology. Some will have broadband access and others may not have digital communication at all. The incredible growth of electronic commerce (e-commerce) and presented ethical issues that have emerged (Ghanem, 2016). Security concerns, spamming, websites that do not carry an "advertising" label, cyber squatters, online marketing to children, conflicts of interest, manufacturers competing with intermediaries online and "dinosaurs" were considered. Education and continuous learning have become so vital in all societies that the demands for distance and open learning will increase. As the availability of the Internet expands as computing devices become cheaper and an energy requirements and form factors shrink, learning will become more popular. The recent growth of Internet Infrastructure and Introduction of economic reforms in the Insurance sector have opened up the monopolistic Indian Insurance market to competition from foreign alliances (Alotaibi, Lee, Choi, & Ahn, 2018). Although the focus of e-commerce has been predominantly on business to consumer (B2C) applications the emphasis is now shifting towards business to business (B2B) applications. The Insurance Industry gives an appropriate model that combines both B2C and B2B applications.

Theoretical Framework

This work anchors on the *Theory of Reasoned Action*. The theory of reasoned action (TRA) explains the relationship between attitudes, intentions and behaviors. The TRA model posits that human beings make rational decisions based on the information available to them, and the best immediate determinant of a person's behavior is intent which is the cognitive representation of readiness to perform a given behavior (Anderson. & Gerbing, 2018). Information quality provided by the B2C e-commerce website contents can greatly affect the intention to purchase. Also, if the information provided by the website is reliable and accurate, then this will increase online customer satisfaction and trust which will lead the customer to make the initial purchase. The TRA theory to support the modeling of customer trust. In addition, based on the Technology Acceptance Model (TAM) and TRA theory, proposed a model of e-commerce customer trust (Asuncion, Martín, and Agustín, 2014). According to TAM, the intention to accept or use a new technology is determined by its perceived usefulness and perceived ease of use. In their model, posits that trusting beliefs (perceptions of specific vendor website attributes) leads to trusting intentions, which in turn influences trust-related behaviors. There is no doubt the scope of theory of reasoned action is broad, but the theory still has its cons and like any other theory, needs

constant revision particularly when extending to choice and goals. The distinction between a goal intention and a behavioral intention concerns the capability to achieve one's intention, which involves multiple variables thus creating great uncertainty (Loiacono, Watson, and Hoodhue, 2017). It was acknowledged that "some behaviors are more likely to present problems of controls than others, but we can never be absolutely certain that we will be in a position to carry out our intentions. Viewed in this light it becomes glaring that strictly speaking every intention is a goal whose reaching is subject to some degree of uncertainty.

METHODOLOGY

The research design for this study was a descriptive. It is significant because it is useful in collecting data on phenomena that cannot be directly observed, it is useful in collecting data on phenomena that cannot be directly observed such as the effect of service quality and customer satisfaction: a study of selected online retail stores in Enugu Urban, Nigeria. The population for this study composed of internet users in Enugu which is estimated to be 17million users. The residents of the host community comprised of youths, business men/women/ artisans/ market women and local government officials in the community, their opinion on the subject matter cannot be neglected but useful in the analysis of the data. This study employed purposive sampling technique to determine the sample of the study. The justification for choosing this sampling technique is because only online users can understand and answer the questions. Also a slovin method was adopted to determine the sample size of 400 participants. The study used a six-point Likert like closed ended structured questionnaire to measure the dimension of the independent and dependent variables of the study including the biographical data of the respondents. The questionnaire was made up of two sections, the first section contains questions on the personal data of the respondent's such as age, gender, occupation, work experience, and academic qualification among others while the second section was made up of questions that are focused on Service Quality and Customer Satisfaction. In respect of the dependent and the independent variables, the scale of the questionnaire ranges from 1 (strongly Disagree) to 6 (Strongly Agree). Service Quality is the independent variable and was represented by some factors: website quality, service delivery while the dependent variable is customer satisfaction.

DATA ANALYSIS AND DISCUSSION

Research Hypothesis One:

$H_0 1$: There is no significant effect of website quality on customer satisfaction in selected online retail stores

Table 1: Summary of Regression Analysis showing that Website Quality Predicts Customer Satisfaction.

Variable	B	Beta	T	Sig.	R	R^2	F-ratio	Pv
Website Quality	0.494	. 669	13.133	0.000	0.669	0.447	172.477	P<0.05

Source: Fieldwork (2022)

The result on Table 1 indicated that website quality significantly contributes to the variance in customer satisfaction (Beta= .494, t= 13.133 at p<0.05). Independently, the variable yielded

significant coefficient of regression R^2 = 0.447 (p<0.05). This shows that website quality accounted for 44.7 % of the observed variance in customer satisfaction. This implies that website quality significantly predicted customer satisfaction. The result rejected hypothesis one.

Table 2: H_{02}: Service delivery has no significant effect on customer satisfaction in selected online retail stores.
Table 2: Summary of Regression analysis showing that service delivery predicts customer satisfaction.

Variable	B	Beta	T	Sig.	R	R^2	F-ratio	Pv
Service delivery	2.699	0.527	9.046	0.000	0.527	0.278	81.82	P<0.05

Source: Fieldwork (2022)

The result indicated that Service delivery significantly contributes to the variance in customer satisfaction (Beta= 0.527, t= 9.046 at p<0.05). Independently, the variable yielded significant coefficient of regression R^2 = 0.278 (p<0.05). This shows that service delivery accounted for 27.8 % of the observed variance in customer satisfaction. This implies that Service delivery significantly predicted customer satisfaction. The result rejects hypothesis 2.

Discussion of Findings
In response to research hypothesis one state that there is no significant effect of website quality on customer satisfaction in selected online retail stores. The findings of this study showed that there was significant effect of website quality on customer satisfaction. Website quality plays an important role to attract, gain and retain customers. A high quality website not only determines customer decision to purchase, but also becomes a main reason whether a customer will purchase online or not. Low quality websites could cause customer lost, cost escalation and profit reduction. Therefore, it is important to know how website quality impacts customer trust on the websites, which eventually determines purchasing decisions. Some of web quality elements such as information quality, response time and visual attraction affect customer perception. If customers feel that the website has high quality, then they tend to have higher trust on the seller. They believe the seller has competence, integrity, benevolence and they have the willingness to depend on the seller. The findings of this study revealed that the elements of physical design such as information design, navigation, layout and appearance are important but insufficient (Mei Cao, 2015). Besides the software components, the capability of the hardware should also be considered to ensure that customers who access the website can be loaded within tolerable time. A good website must have a creative and attractive design with appropriate content that allows the users to trust and interact effectively with the sellers (Wolfinbarger and Gilly, 2012).The characteristics of the website determine customers' perception towards the online store. This perception is important especially for the first-time users, and to impose the website reliability mind set among users[3]. It was suggested that a retail website must also be appealing and pleasing to customers' eyes. In addition, the website must be able to be personalized according to specific customers' needs as found in the study that some factors influencing e-commerce website success include download delay, ease of navigation, interactivity, responsiveness and quality content; search mechanisms; and design, security and privacy. Although the findings of these

studies may lead to the conclusion that website quality is crucial for e-commerce success, they have done so by examining numerous disparate website attributes, and there is no unified model or framework to classify the attributes for use in assessing e-commerce website quality. Furthermore, it corroborates the findings that website design plays a vital role in assisting customers to locate information (Guo, Ling, , and Liu, 2012).

The research hypothesis two state that service delivery has no significant effect on customer satisfaction in selected online retail stores in Lagos state. The findings of this study revealed that service delivery has a significant effect on customer satisfaction. The quality of the service delivery, customer observed will go a long way determining the retention as well as the satisfaction derived. The placing of an instant order (and perhaps the equally quick debiting of the consumer's account) has to be followed up with appropriately quick delivery of the goods. While this is eminently feasible for virtual goods such as music files, it is far from that when it comes to physical goods. Airfreight is risky, infrequent and expensive in Africa; customs clearance procedures are long and complex; local warehousing facilities hardly exist (Rao and Monroe, 2019). The price expected for a service is the value with the result of the services offered. Terms of payment Relates to how the consumers will pay for the product and services that will be purchased. It is usually in the form of cash or credit, depending on the policy of the organization. The findings indicate that reliability is the most important indicator of quality from the Nigerian online book shoppers' perspective (Liu and Arnett, 2016). In addition, since customer service is the only factor that directly affects satisfaction: it is a key strategy to increase the level of satisfaction straightaway. The results presented in this research will help companies to locate their position against competitors, pin point their weak points and determine which website characteristics will improve their performance and also it can provide an evaluation of the extent to which information and services comprehensible for all users and to extent to which the features and functions are necessary to provide an effective and efficient web site to meet the needs of a diverse population of users (Bayan, 2018).

CONCLUSION AND RECOMMENDATIONS

This study assessed the effect between service quality and customer satisfaction: a study of selected online retail stores. This study showed the effect of service quality through website quality, service delivery and customer satisfaction. The study revealed that there was significant effect between website qualities on customer satisfaction in selected online retail stores. This study also advanced some inputs to the literature by confirming a significant effect between websites information quality, service delivery and customer satisfaction. The study also advances the importance of service quality on customer satisfaction in a business hub.

On the basis of the findings and conclusion drawn from the study, the following recommendations were made based on the management of the online business outlets.

i.   There is a need to create a specialized focus on Customer Services as a brand definition in order to improve service delivery so as to enhance the brand perception by consumers and gain market share. Implement technology such as a Customer Relations Management (CRM) System and employ the services of Customer Experience Managers (CEM) and Customer Relations Managers (CRM) to ensure that customers form a close bond and increase communication with online business outlet. As well as improve control over the

dealer network by either implementing closer monitoring systems or by reducing their independence by purchasing shares partially or entirely in the dealerships to provide for more control by online business service provider thereby increasing the ability to maintain a consistently high level of customer service delivery.

ii. Online business outlets should create specialized complaint channels that are quick and easy, like a cell phone App that allows consumers to lodge all complaints that go directly to the business outlets and not the specific dealership, to ensure that each business unit is aware of the complaint, and is able to put the required pressure on the dealership for corrective actions.

iii. Online business outlet should work towards getting the information about prices right sometimes as there could be disparity in the online price and the actual market price as this could turn customers off the online business.

iv. Also the product displayed in any online business hub on their websites, should be exactly the one presented when orders are made for it, as this could change customers mindset on patronizing online products further.

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