

**THE ROLES OF ADVERTISING AND PRODUCT QUALITY
ON ONLINE CUSTOMERS' SATISFACTION**

SUKMA BINTI PEA

**UNIVERSITI UTARA MALAYSIA
2011**

**THE ROLES OF ADVERTISING AND PRODUCT QUALITY
ON ONLINE CUSTOMERS' SATISFACTION**

**SUKMA BINTI PEA
804563**

**Thesis Submitted to the Centre for Graduate Studies,
Universiti Utara Malaysia, in Fulfillment of the Requirement
for the Degree of Masters of Business Administration**

10 FEBRUARY 2011

Copyright @ Sukma bt Pea, 2011. All Right Reserved.



KOLEJ PERNIAGAAN
(College of Business)
Universiti Utara Malaysia

PERAKUAN KERJA KERTAS PROJEK
(Certification of Project Paper)

Saya, mengaku bertandatangan, memperakukan bahawa
(I, the undersigned, certified that)
SUKMA BT PEA (804563)

Calon untuk Ijazah Sarjana
(Candidate for the degree of) **MASTER OF BUSINESS ADMINISTRATION**

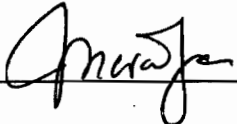
telah mengemukakan kertas projek yang bertajuk
(has presented his/her project paper of the following title)

**THE ROLES OF ADVERTISING AND PRODUCT QUALITY ON
ONLINE CUSTOMER SATISFACTION**

Seperti yang tercatat di muka surat tajuk dan kulit kertas projek
(as it appears on the title page and front cover of the project paper)

Bahawa kertas projek tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan.
(that the project paper acceptable in the form and content and that a satisfactory knowledge of the field is covered by the project paper).

Nama Penyelia : **ASSOC. PROF. DR. NOR AZILA BT MOHD NOOR**
(Name of Supervisor)

Tandatangan : 
(Signature)

Tarikh : **10 FEBRUARY 2011**
(Date)

PERMISSION TO USE

In presenting this thesis in partial fulfillment of the requirement for a postgraduate degree from Universiti Utara Malaysia, I agree that the University Library may make it freely available for inspection. I further agree that permission for copying this thesis in any manner, in whole or in part, for scholarly purposes may be granted by my supervisor or, in her absence, by the Dean of the College of Business. It is also understood that any copying or publication or use of this thesis or parts thereof for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and Universiti Utara Malaysia for any scholarly use which may be made of any material from my thesis.

Request for permission to copy or make other use of materials in this thesis, in whole part, should be addressed to:

**Dean of college of Business
Universiti Utara Malaysia
06010 UUM Sintok
Kedah Darul Aman
Malaysia**

ABSTRACT

The daily growth of the internet and e commerce has changed the way of marketing and selling product and service. Internet is changing the way corporation conduct business with their consumers who are increasingly expecting higher service, becoming time saved, and wanting more convenience. The Internet has significantly increased the bargaining power of consumers and to sustain in this business field, business organization need to know how to satisfy their customer. The purpose of this research is to study the factor affected customer satisfaction towards online shopping among staff at University Utara Malaysia (UUM). The objectives of the study were 1) to determine which factor more contribute in online customer satisfaction among staff in UUM and 2) to examine the relationship between online customer satisfaction and quality of advertising, and product/service quality among staff in UUM. Data were collected from 60 from academic and non-academic staff by using simple random sampling where every each element in the population will have an equal chance of being included in the sample. Further, in this study data were analyzed using SPSS version 14.0 and the tests conducted were Pearson's Correlation and multiple regression. From the correlation and multiple regression analysis, the result indicates that the factor more contribute in online customer satisfaction is a quality of advertising compared with product/service quality factor. Besides, all the factor have a significantly and positive relationship towards customer satisfaction Recommendations for future research were also discussed.

ABSTRAK

Perkembangan harian internet dan e-commerce pada masa kini telah mengubah cara dalam pemasaran dan penjualan produk dan perkhidmatan. Internet juga telah mengubah cara syarikat menjalankan perniagaan dengan pelanggan mereka yang semakin mengharapkan perkhidmatan yang bermutu tinggi, menjimatkan masa dan menginginkan lebih kemudahan. Internet secara signifikan telah meningkatkan daya tawar pelanggan dan untuk bertahan dalam bidang perniagaan ini, organisasi perniagaan perlu tahu bagaimana memuaskan pelanggan mereka. Kajian ini dilakukan adalah untuk mempelajari faktor yang mempengaruhi kepuasan pelanggan terhadap perbelanjaan secara online di kalangan kakitangan Universiti Utara Malaysia (UUM). Tujuan kajian ini adalah 1) untuk menentukan faktor yang lebih berperanan dalam kepuasan pelanggan talian antara kakitangan di UUM dan 2) untuk menguji hubungan antara kepuasan pelanggan dalam talian dan kualiti iklan, dan kualiti produk / perkhidmatan antara kakitangan di UUM. Data yang dikumpulkan adalah sebanyak 60 orang daripada kakitangan akademik dan bukan akademik dengan menggunakan kaedah sampling secara rawak di mana setiap elemen dalam populasi akan mempunyai peluang yang sama untuk termasuk dalam sampel. Seterusnya, dalam kajian ini, data dianalisis dengan menggunakan SPSS versi 14.0 dan ujian terhadap data pula menggunakan Korelasi Pearson dan regresi berganda. Daripada hasil dapatan analisis korelasi dan analisis regresi berganda, menunjukkan bahawa faktor kualiti pengiklanan memberikan pengaruh yang sangat tinggi terhadap kepuasan pelanggan secara talian berbanding dengan faktor kualiti produk/perkhidmatan. Selain itu, keputusan analisis juga menunjukkan semua faktor tersebut mempunyai hubungan yang signifikan dan positif terhadap kepuasan pelanggan. Disamping itu, cadangan untuk kajian pada masa akan datang juga dibincangkan.

ACKNOWLEDGEMENT

“In the name of Allah, Most Gracious, Most Merciful”

All praise due to Allah SWT, the Lord of the world that makes it possible for me to complete this project paper. Blessing and salutation also be on Prophet of Allah SWT, Muhammad SAW. This project is a result of determination, continuous and persistent effort and support. Thus, the list goes down here for the help and support from many individuals who have contributed directly or indirectly to this project paper.

First and foremost, I would like to express my greatest gratitude and sincere appreciation to my supervisor, Prof. Madya Dr. Nor Azila bt Mohd Noor, who has been always there to continuously guide and support, for being always accessible and for providing invaluable feedback on my work. Her encouragement helped shape the direction of my work. I do believe that without his kind guidance, the project might not complete as it is intended to be. Word of appreciation also goes to Mr. Mohamad Zainol Abidin b. Adam, Senior Lecturer, College of Business, Universiti Utara Malaysia for his valuable advices and positive criticisms that it has helped me a lot in completing this research in a proper way.

My gratitude also goes to the most important people in my life, my lovely family namely my father, Pea bin Muhammad and my siblings for their kind consideration and never stop giving me their never ending supports, love, prayers, and always been there for me. I would also like to express my gratitude to all my family members and relatives.

Further, special thank to my friends especially, Maizatul Wahidar Mohd Roslan, Nuur Atikah Ghazali and Nabila Mohd Fisol whom inspire and help to generalize some of the ideas directly or indirectly, knowing or unknowingly, at different stages of my thought development process and throughout in the completion of this research.

Last but not least, special thanks to all my respondents for the contribution given for this study, this study could not be performed without your help. Your supports and assistances will always be remembered. Thank you all.

TABLE OF CONTENTS

| CONTENT | PAGE |
|-------------------------------|------|
| PERMISSION TO USE | i |
| ABSTRACT | ii |
| ABSTRAK | iii |
| ACKNOWLEDGMENT | iv |
| TABLE OF CONTENTS | v |
| LIST OF TABLES | ix |
| LIST OF FIGURES | xi |
| LIST IF ABBREVIATIONS | xii |

CHAPTER 1: INTRODUCTION

| | | |
|-----|----------------------------------|---|
| 1.0 | CHAPTER INTRODUCTION | 1 |
| 1.1 | BACKGROUND OF THE STUDY... .. . | 1 |
| 1.2 | PROBLEM STATEMENT.. .. . | 4 |
| 1.3 | RESEARCH QUESTIONS | 5 |
| 1.4 | RESEARCH OBJECTIVES... .. . | 6 |
| 1.5 | SIGNIFICANT OF THE STUDY | 6 |
| 1.6 | SCOPE OF THE STUDY.. .. . | 7 |

| | | | | | | |
|-----|-----------------------------|----|----|----|----|----|
| 1.7 | LIMITATION OF THE STUDY.. | .. | .. | .. | .. | 7 |
| 1.8 | ORGANIZATION OF THE STUDY.. | .. | .. | .. | .. | 8 |
| 1.9 | CHAPTER CONCLUSION | .. | .. | .. | .. | 10 |

CHAPTER 2: LITERATURE REVIEW

| | | | | | | |
|-----|--|----|----|----|----|----|
| 2.0 | CHAPTER INTRODUCTION.. | .. | .. | .. | .. | 11 |
| 2.1 | DEFINITION OF CUSTOMER.. | .. | .. | .. | .. | 11 |
| 2.2 | CUSTOMER SATISFACTION.. | .. | .. | .. | .. | 14 |
| 2.3 | FACTOR AFFECTING ONLINE CUSTOMER SATISFACTION.. | | | | | 20 |
| 2.4 | THE QUALITY OF ADVERTISING.. | .. | .. | .. | .. | 25 |
| 2.5 | RELATIONSHIP BETWEEN QUALITY OF ADVERTISING AND ONLINE CUSTOMER SATISFACTION.. | .. | .. | .. | .. | 27 |
| 2.6 | PRODUCT/SERVICE QUALITY.. | .. | .. | .. | .. | 29 |
| 2.7 | RELATIONSHIP BETWEEN PRODUCT/SERVICE QUALITY AND ONLINE CUSTOMER SATISFACTION.. | .. | .. | .. | .. | 32 |
| 2.8 | CHAPTER CONCLUSION.. | .. | .. | .. | .. | 34 |

CHAPTER 3: RESEARCH METHODOLOGY

| | | | | | | |
|-----|--|----|----|----|----|----|
| 3.0 | CHAPTER INTRODUCTION | .. | .. | .. | .. | 35 |
| 3.1 | RESEARCH FRAMEWORK.. | .. | .. | .. | .. | 35 |
| 3.2 | HYPOTHESIS .. | .. | .. | .. | .. | 37 |
| 3.3 | RESEARCH DESIGN.. | .. | .. | .. | .. | 37 |
| 3.4 | MEASUREMENT OF VARIABLES OR INSTRUMENTATION... | | | | | 38 |

| | | | | | | |
|-------|--|----|----|----|----|----|
| 3.4.1 | Measurement of Personal Background.. | .. | .. | .. | .. | 40 |
| 3.4.2 | Measurement of Online Customer Satisfaction.. | .. | .. | .. | .. | 40 |
| 3.4.3 | Measurement of Factor Affecting Online Customer Satisfaction | | | | | 41 |
| 3.5 | DATA COLLECTIONS.. | .. | .. | .. | .. | 43 |
| 3.5.1 | Population and Sampling.. | .. | .. | .. | .. | 43 |
| 3.5.2 | Data Collection Procedures.. | .. | .. | .. | .. | 44 |
| 3.5.3 | Pilot Test .. | .. | .. | .. | .. | 45 |
| 3.5.4 | Reliability Analysis.. | .. | .. | .. | .. | 45 |
| 3.6 | TECHNIQUES OF DATA ANALYSIS .. | .. | .. | .. | .. | 47 |
| 3.6.1 | Descriptive Statistics.... | .. | .. | .. | .. | 48 |
| 3.6.2 | Inferential Statistics | .. | .. | .. | .. | 48 |
| 3.7 | CHAPTER CONCLUSION | .. | .. | .. | .. | 51 |

CHAPTER 4: RESULT AND DISCUSSION

| | | | | | | |
|-------|------------------------------------|----|----|----|----|----|
| 4.0 | CHAPTER INTRODUCTION.. | .. | .. | .. | .. | 52 |
| 4.1 | RESPONSE RATE.. | .. | .. | .. | .. | 53 |
| 4.2 | DESCRIPTIVE STATISTICS.. | .. | .. | .. | .. | 53 |
| 4.2.1 | Gender of Respondents.. | .. | .. | .. | .. | 53 |
| 4.2.2 | Age of Respondents.. | .. | .. | .. | .. | 54 |
| 4.2.3 | Race of Respondents.. | .. | .. | .. | .. | 55 |
| 4.2.4 | Educational Level of Respondents.. | .. | .. | .. | .. | 55 |
| 4.2.5 | Marital Status of Respondents.. | .. | .. | .. | .. | 56 |
| 4.2.6 | Monthly Income of Respondents.. | .. | .. | .. | .. | 57 |

| | | | | | | | | | |
|---|---|----|----|----|----|----|----|----|----|
| 4.3 | MEAN AND STANDARD DEVIATION OF THE COLLECTED | | | | | | | | |
| | DATA.. | .. | .. | .. | .. | .. | .. | .. | 57 |
| 4.3.1 | Online Customer Satisfaction.. | .. | .. | .. | .. | .. | .. | .. | 58 |
| 4.3.2 | Quality of Advertising.. | .. | .. | .. | .. | .. | .. | .. | 59 |
| 4.3.3 | Product/Service Quality.. | .. | .. | .. | .. | .. | .. | .. | 60 |
| 4.4 | INFERENTIAL STATISTICS.. | .. | .. | .. | .. | .. | .. | .. | 61 |
| 4.4.1 | Correlation Analysis.. | .. | .. | .. | .. | .. | .. | .. | 61 |
| 4.4.2 | Regression Analysis.. | .. | .. | .. | .. | .. | .. | .. | 63 |
| 4.5 | CHAPTER CONCLUSION.. | .. | .. | .. | .. | .. | .. | .. | 65 |
| CHAPTER 5: DISCUSSION AND RECOMMENDATION | | | | | | | | | |
| 5.0 | CHAPTER INTRODUCTION.. | .. | .. | .. | .. | .. | .. | .. | 66 |
| 5.1 | DISCUSSION.. | .. | .. | .. | .. | .. | .. | .. | 66 |
| | 5.1.1 Factor Influence Customer Satisfaction in Online Shopping.. | | | | | | | | 69 |
| 5.2 | MANAGERIAL IMPLICATION.. | .. | .. | .. | .. | .. | .. | .. | 71 |
| 5.3 | RECOMMENDATION FOR FUTURE RESEARCH.. | .. | .. | .. | .. | .. | .. | .. | 72 |
| 5.4 | CHAPTER CONCLUSION.. | .. | .. | .. | .. | .. | .. | .. | 75 |
| | REFERENCES.. | .. | .. | .. | .. | .. | .. | .. | 77 |

APPENDIX I

APPENDIX II

LIST OF TABLES

| TABLES | PAGE |
|--|-------------|
| Table 2.0 (a) Prior Research On Drivers Of E-Satisfaction.. .. | 17 |
| Table 2.0 (b) Prior Research On Drivers Of E-Satisfaction.. .. | 18 |
| Table 2.0 (c) Prior Research On Drivers Of E-Satisfaction.. .. | 19 |
| Table 3.0 Questionnaire Design.. .. | 39 |
| Table 3.1 Five-Point Scale for Online Customer Satisfaction.. .. | 40 |
| Table 3.2 Five-Point Scale for Factor Affecting Online Customer Satisfaction.. .. | 42 |
| Table 3.3 Criterion for Acceptability.. .. | 46 |
| Table 3.4 Reliability Statistic for the Pilot Test.. .. | 47 |
| Table 3.5 Interpretation of Strength of Correlation Coefficient.. .. | 50 |
| Table 4.0 Gender of Respondents.. .. | 54 |
| Table 4.1 Age of Respondents.. .. | 54 |
| Table 4.2 Race of Respondents.... .. | 55 |
| Table 4.3 Educational Level of Respondents.. .. | 56 |
| Table 4.4 Marital Status of Respondents.. .. | 56 |
| Table 4.5 Monthly Income of Respondents.. .. | 57 |
| Table 4.6 Mean And Standard Deviation of Items Measuring Online Customer Satisfaction.. .. | 58 |
| Table 4.7 Mean and Standard Deviation of Items Measuring Quality of Advertising.. .. | 59 |

| | | | | | | | |
|------------|---|----|----|----|----|----|----|
| Table 4.8 | Mean and Standard Deviation of Items Measuring Product/Service Quality.. | .. | .. | .. | .. | .. | 60 |
| Table 4.9 | Correlation analysis.. | .. | .. | .. | .. | .. | 62 |
| Table 4.10 | Regression between Online Customer Satisfaction and Quality of Advertising.. | .. | .. | .. | .. | .. | 64 |
| Table 4.11 | Regression between Online Customer Satisfaction and Product/Service Quality.. | .. | .. | .. | .. | .. | 65 |
| Table 5.0 | Summary of the Research Finding.. | .. | .. | .. | .. | .. | 68 |

LIST OF FIGURES

| FIGURES | PAGE |
|---|------|
| Figure 2.0 The Cycle of Customer Satisfaction... | 23 |
| Figure 2.1 Model of the satisfaction process in e-commerce environment | 25 |
| Figure 3.0 Theoretical Framework.. | 36 |

LIST OF ABBREVIATIONS

- **UUM** Universiti Utara Malaysia
- **ICT** Information and Communication Technology
- **FAQs** Frequently Asked Questions
- **SERVQUAL** Service Quality
- **SITEQUAL** Website Quality
- **SPSS** Statistical Package for Social Science

1

INTRODUCTION

1.0 CHAPTER INTRODUCTION

This chapter provides a general idea about the background of the study, problem statement, research questions, research objectives and significance of the study. Besides, limitation of the study and organization of the study also provided.

1.1 BACKGROUND OF THE STUDY

Internet has been the revolutionary technology of the new millennium, empowering consumers and business with connectivity. Its enables consumers and companies to access and share huge amount of information with just few mouse clicks. In the emerging global economy, e-commerce and e-business have increasingly become a necessary component of business strategy and a strong catalyst for economic development. The integration of information and communications

The contents of
the thesis is for
internal user
only

REFERENCES

- Alba, J., Lynch, J., Weitz, B., Janiszewski, C., Lutz, R., Sawyer, A., and Woods, S. (1997). "interactive home shopping consumer, retailer, and manufacturer incentives to participate in electronic marketplaces". *Journal of Marketing*, Vol.61, pp. 38-53.
- Anderson, Eugene W., Claes Fornell, and Roland T.Rust (1997). Customer Satisfaction, Profitability: Difference between Goods and Service *Marketing Science*, 16(2), 129-145.
- Anderson E. W., & Sullivan, M. W. (1993). The antecedent and consequences of customer satisfaction for firm. *Marketing Science*, 12(2), 125-143.
- Anderson, E.W., Fornell, C. and Lehmann, D.R. (1994). "Customer satisfaction, market share and profitability: findings from Sweden", *Journal of Marketing*, Vol. 58 No. 3, pp. 53-66.
- Anderson, E.W., and Mittal, V. (2000), "Strengthening the satisfaction-profit chain". *Journal of Service Research*, Vol. 3 No. 2, pp. 107-20.
- Anderson, E. W. (1994). Cross-category variation in customer satisfaction and retention. *Marketing Letters*, 5(1), 19-30.
- Aron O'Cass, Tino, F. (2003). Web retailing adoption: Exploring the nature of internet users' web retailing behavior. *Journal of Retailing and Consumer Services*, 10(2): 81-94.
- Ahasanul Haque, Shameem Al Mahmud, Tarofder A. K. and Ahmad Zaki Ismail (2007) "Internet Advertisement In Malaysia : A Study Of Attitudinal Differences" *EJISDC* 31(9),1-15.
- Bitner, M.J., Booms, B.H. and Tetreault, M.S. (1990), "The service encounter: diagnosing favorable and unfavorable incidents", *Journal of Marketing*, Vol. 54, pp. 71-84.
- Boltan, Ruth N. (1998). A dynamic model of the duration of customer's relationship with a continuous service provider: The role of satisfaction. *Marketing Science*, 17(1), 45-65.

- Bolton, R.N. (1998). "A dynamic model of the duration of the customer's relationship with a continuous service provider: the role of satisfaction". *Marketing Science*, Vol. 17, pp. 45-65.
- Boulding, W.A., Kalra, R.S. and Zeithaml, V.A. (1993), "A dynamic process model of service quality: from expectations to behavioral intentions", *Journal of Marketing Research*, Vol. 30, pp. 7-27.
- Boudraeu, M.C and Watson R.T (2006) "Internet Advertising Strategy Alignment" *Internet Research*, 16 (1), 23-37.
- Brown, S. W., & Swartz, T. A. (1989). A gap analysis of professional service quality. *Journal of Marketing*, 53, 92-8.
- Cardozo, R. N. (1965). An experimental study of customer effort, expectation, and satisfaction. *Journal of Marketing Research*, 2(3), 244-249.
- Cavana, H., Delahaye, E., & Sekaran, U. (2001). *Applied Business Research Qualitative and Quantitative Methods*. Australia. John Wiley.
- Cheung, C.M.K., Zhu, L., Kwong, T., Chan, G.W.W. and Limayem, M. (2003), "Online consumer behavior: a review and agenda for future research", *Proceedings of the 16th Bled eCommerce Conference*, Bled, 9-11 June.
- Cooper, D.R. and Schindler, P.S. (2008). *Business Research Methods (10thed.)*. McGraw Hill.
- Cronin, J., and Taylor, S. (1992). "Measuring SQ: a re-examination and extension". *Journal of Marketing*. Vol.56, July, 55-68.
- Dayang Nailul Munna Abang Abdullah, and Rozario, F. (2009). Influence of Service and Product Quality towards Customer Satisfaction: A Case Study at the Staff Cafeteria in the Hotel Industry. *World Academy of Science, Engineering and Technology* 53.
- DeLone, W. H., McLean, E. R (2003). The DeLone and McLean model of information systems success: A ten-year update. *Journal of Management Information Systems*, 19(4), 9-30.

- Degeratu, A., Rangaswamy, A. and Wu, J. (2000). "Consumer choice behavior in online and traditional supermarkets: the effects of brand name, price, and other search attributes". *International Journal of Research in Marketing*, Vol. 17 No. 1, pp. 55-78.
- Devaraj, S., Fan, M. and Kohli, R. (2002), "Antecedents of B2C channel satisfaction and preference: validating e-commerce metrics", *Information System Research*, Vol. 13 No. 3, pp. 316-33.
- Dodds, B. (2003). *Managing customer value: essentials of product quality, customer service and price decisions*. University Press of America.
- Efthymios, C. (2004). Influencing the online consumer's behavior: the Web experience. *Internet Research*, Vol. 14, No. 2, pp. 111-126.
- Elliott, M.T., and Speck, P.S. (2005). "Factors that affect attitude toward a retail web site". *Journal of Marketing Theory and Practice*, Vol. 13 No. 1, pp. 40-51.
- Fornell, C. (1992). A national customer satisfaction barometer: The Swedish experience. *Journal of Marketing*, 56(1), 6-21.
- Garver, M.S. and Gagnon, G.B. (2002). "Seven keys to improving customer satisfaction programs". *Business Horizons*, Vol. 45 No. 5, pp. 35-42.
- Gordon, M.E. and Turner De Lima, K. (1997) "Consumer Attitudes Towards Internet Advertising: A social Contract Perspective" *Marketing Review* 14(5):362-375.
- Griffith, D.A., Krampf, R.F. and Palmer, J.W. (2001), "The role of interface in electronic commerce: consumer involvement with print versus online catalogs", *International Journal of Electronic Commerce*, Vol. 5 No. 4, pp. 135-53.
- Hair, J.F., Money, A.H., Samouel P., & Page M., (2007). *Research methods for business*. England, West Sussex: John Wiley and Sons.
- Hoyer, W. D. & MacInnis, D. J., 2001, *Consumer Behaviour*. 2nd ed., Boston, Houghton Mifflin Company.

- Hoque, A. Y., Lohse, G. L. (1999). "An information search cost perspective for designing interfaces for electronic commerce". *Journal of Marketing Research*, Vol. 36 No.3, pp. 387-94.
- Heiner, E., Gopalkrishnan, R.I., Josef, H. and Dieter, A. (2004). "E-satisfaction: a re-examination". *Journal of Retailing*, Vol. 80 No. 3, pp. 239-47.
- Jarvenpaa, S.L. and Todd, P.A. (1997), "Consumer reactions to electronic shopping on the World Wide Web", *Journal of Electronic Commerce*, Vol. 1 No. 2, pp. 59-88.
- Khanh, V, La & J. Kandampully, (2002), Electronic retailing and distribution service; cyber intermediaries that serve customers and service provider.
- Kierzkowski, A., McQuade, S., Waitman, R., & Zeisser, M. (1996). Marketing to the digital consumer. *The McKinsey Quarterly*, 33(3), 4-21.
- Kotler, P. (2000). *Marketing management*. 10th ed., New Jersey, Prentice-Hall.
- Kim, S. and Stoel, L. (2004). "Apparel retailers: website quality dimensions and satisfaction". *Journal of Retailing and Consumer Services*, Vol. 11 No. 2, pp. 109-17
- Koivumaki, T. (2001). "Customer satisfaction and purchasing behavior in a web-based shopping environment". *Electronic Markets*, Vol. 11 No. 3, pp. 186-92.
- Kolesar, M. B., and Galbraith, R. W. (2000). "A services-marketing perspective on e-retailing: implications for e-retailers and directions for further research". *Internet Research*, Vol. 10, No. 5, pp. 424-38.
- Li ,Hairong and Leckenby, J.D (2004) "Internet Advertising Formats and Effectiveness", An Invited Chapter For Thorson And Schumann. Retrieved on 7/02/2010 from champtec.googlepages.com/ad_format_print.pdf.
- Liu, C. & Arnett, K. P. (2000). Exploring the factors associated with Web site success in the context of electronic commerce. *Information & Management*, 38(10): 23-34.

- Levine, R., Loayza, N., & Beck, T. (2000). "Financial Intermediation and growth: Causality and causes". *Journal of Monetary Economic*, 46(1), 31-77.
- Lohse, G. L., and Spiller, P. (1998). "Electronic shopping". *Communication of ACM*, Vol. 41, No. 7, pp. 81-9.
- Lynch, J. J., and Ariely, D. (2000). "Wine online: search costs affect competition on price, quality and distribution". *Marketing Science*, Vol. 19 No. 1, pp. 83-104.
- McKinney, V., Yoon, K. & Zahedi, F.M. (2002). The measurement of web customer satisfaction: An expectation and disconfirmation approach, *Information System research*, 13 (3 September)
- Mary Wolf, Mary. C. Gilly. EtailQ: dimensionalizing, measuring and predicting. *Journal of Retailing*, 2003, (07): 183-198.
- Muchinsky, P.M. (1993). *Psychology Applied to Work* (4th ed.). California: Brooks/Cole Publishing Company.
- O'Cass, A. and Fenech, T. (2003), "Web retailing adoption: exploring the nature of Internet users' Web retailing behaviour", *Journal of Retailing and Consumer Services*, Vol. 10, pp. 81-94.
- Olaleke O, O. (2010). *Assessing The Relationship Between Service Quality And Customer Satisfaction; Evidence From Nigerian Banking Industry*. Vol. 10(3).
- Oliver, R.L. (1997), *Satisfaction: A Behavioral Perspective on the Consumer*, McGraw-Hill, New York, NY.
- Parker, C. and Mathews, B.P. (2001) "Customer satisfaction: contrasting academic and consumers interpretations", *Marketing Intelligence & Planning*, volume 19, number 3, pp. 38-44.
- Parasuraman A. Zeithaml, V. A. & Berry L.L., (1985) A conceptual model of service quality and its implication for future research. *Journal of marketing*, 49 (Fall) 41-50.

- Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1988), —SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality□, *Journal of Retailing*, Vol. 64 No. 1, pp. 12-40.
- Parasuraman, A., Berry, L., and Zeithaml, V. (1991). “Perceived service quality as a customer-based performance measure: an empirical examination of organizational barriers using extended service quality model”, *Human Research Management*, 30(3), 335-64.
- Parasuraman, A., L. Berry, et al. (1993). "Research note: more on improving SQ measurement. " *Journal of Retailing* 69(Spring): 140-147.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1994). Re- assessment of expectations as a comparison standard in measuring service quality: Implications for further re- search. *Journal of Marketing*, 58, 111-124.
- Park, C.H. and Kim, Y.G. (2003). “Identifying key factors affecting consumer purchase behavior in an online shopping context”. *International Journal of Retail & Distribution Management*, Vol. 31 No. 1, pp. 16-29.
- Ranganathan, C. and Ganapathy, S. (2002), “Key dimensions of business-to-consumer web site”, *Information & Management*, Vol. 39 No. 6, pp. 457-65..
- Reichheld, F.F. (1996), *The Loyalty Effect: The Hidden Force Behind Growth, Profits, and Lasting Value*, Harvard Business School Press, Boston, MA.
- Reicheld, F.F. and Schefter, P. (2000), “E-loyalty: your secret weapon on the Web”, *Harvard Business Review*, July-August, pp. 105-13.
- Reynolds, J. (2000). “eCommerce: a critical review”, *international Journal of Retail & Distribution Management*, Vol. 28 No. 10, pp. 417-44.
- Sekaran, U. (2000). *Research Methods for business: A skill-Building Approach* (3rd ed.). US: John Wiley & Son. Inc.
- Sakaran, U. (2006), *Research methods for business – a skill building approach, (4th. ed.)*; New Delhi: John Wiley & Sons Inc.

- Shankar, V., Amy, K. and Rangaswamy, A. (2003). "Customer satisfaction and loyalty in online and offline environments". *International Journal of Research in Marketing*, Vol. 20 No. 2, pp. 153-75.
- Srivastara, Rajendra K., Tasadduq A., Shervani, and Liam Fahey (1998). Market-Based Assets and Shareholder Value: A Framework for Analysis. *Journal of Marketing*, 62(1), 2-18.
- Spreng, R. A., and Mackoy, R.D (1996). An empirical examination of a model of perceived service quality and satisfaction. *Journal of Retailing*, 72(2), 201-214.
- Spiller, P., and Lohse, G.L (1997). " A classification of internet retail store". *International of Electronic Commerce*. Vol. 2 No.2, pp. 29-56.
- Sharon Didier. (2003). The marketing function and customer satisfaction online.
- Shun, C. and Yunjie, X. (2006), "Effects of outcome, process and shopping enjoyment on online consumer behavior", *Electronic Commerce Research and Applications*, Vol. 5 No. 4, pp. 272-81.
- Strauss, J., & Frost, R. (2001). *E-marketing*, NJ, USA, Prentice Hall.
- Szymanski, D.M. and Hise, R.T. (2000), "E-satisfaction: an initial examination", *Journal of Retailing*, Vol. 76 No. 3, pp. 309-22.
- Shankar, V., Smith, A.K. and Rangaswamy, A. (2003). "Customer satisfaction and loyalty in online and offline environments". *International Journal of Research in Marketing*, Vol. 20 No. 2, pp. 153-75.
- Stahl, M. J. (1999). *Perspectives in total quality*. New York: Wiley-Blackwell.
- Taylor, S. (1994), "Waiting for service: the relationship between delays and evaluations of service", *Journal of Marketing*, Vol. 58 No. 2, pp. 56-69.
- Van Dyke, T.P., Kappelman, L.A. and Prybutok, V.R. (1997), "Measuring information systems service quality: concerns on the use of the SERVQUAL questionnaire", *MIS Quarterly*, Vol. 21 No. 2, pp. 195-208.

Wang, S. C. (2001). Individual/organizational characteristics and intention to adopt e-commerce: A study based on innovation adoption theory. The Chinese University of Hong Kong.

Wang, R. A., and Strong, D. M. (1996). "Beyond accuracy: what data quality means to data consumers". *Journal of Management Information Systems*, Vol. 12, No. 4, pp. 5-34.

Woodside, A.G., Frey, L.L., & Daly, R.T. (1989). Linking service quality, customer satisfaction and behavioural intention. *Journal of Health Care Marketing*, Vol. 9 No. 4, pp. 5-17.

Yasmin Hassan and Nik Fadrizam Akimin Abdullah, (2010). Influencing Factors on Consumer Choice Towards Online Shopping.

Yi, Y. (1990). "A critical review of consumer satisfaction", in Zeithaml, V. A. (Ed.). *Review of Marketing 1990*, American Marketing Association, Chicago, IL.

Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: a means-end model and synthesis of evidence. *Journal of Marketing*, Vol. 52 No. 3, pp. 2-22.

Zairi, M. (2000). Managing customer dissatisfaction through effective complaint management system. *The TQM Magazine*, 12(5), 331-335.

Zikmund, W. G. (2010). *Business Research Methods*. United States of America: South Western.

Zeithaml, V., Parasuraman, A., & Berry, L. (1990). *Delivering Quality Service*. Free Press, New York, NY.

Zeithaml, V.A. (2000), "Service quality, profitability, and the economic worth of customers: what we know and what we need to learn", *Journal of the Academy of Marketing Science*, Vol. 28 No. 1, pp. 67-85.

Zhilin, Y., Peterson, R.T. and Cai, S. (2003). "Services quality dimensions of internet retailing: an exploratory analysis". *The Journal of Service Marketing*, Vol. 17 Nos 6/7, pp. 685-98.