



CONSUMER PERCEPTION, ONLINE RETAILING AND THE NIGERIAN EXPERIENCE: AN INTERCHANGE OF DEMOGRAPHIC PATTERNS AND SERVICE QUALITY

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ABSTRACT

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Perception.

Customer perception has earned a lot of interest in recent times as a tool for assessing service quality in service-oriented organizations. Although numerous studies have addressed customers' perceptions of service quality in traditional service settings, a relatively small volume of literature has empirically examined service quality issues in the online retailing environment. In the case of Nigeria, there is no known research relating to perceived service quality of online retailers. To address this knowledge gap, the consumer perception of the online retail sector in Nigeria was studied. The expectation theory, the electronic service quality model, and the electronic recovery service quality model served as the theoretical foundations on which this study is based. The methodology involved the use of a descriptive survey method to assess the perceived service quality of the online retail sector and the effect of selected demographic factors on customer perception. The study was conducted with a sample size of 300 respondents. The results revealed that the perceived service quality of the online retail sector in Nigeria is above average but has room for improvement. The study also showed that customer perception was not affected by the demographic factors that this research focused on.

Contribution/Originality: This study is one of very few studies that have investigated the service quality of the online retail sector in Nigeria. The results will inspire online retailers to maintain a consistent assessment of their service offerings.

1. INTRODUCTION

Online retailing has revolutionized the retailing milieu since the first purchase was made on the US site, NetMarket, about two decades ago. Now, online purchases can be made in the comfort of the office or home at the click of a button. Technology has played a huge role in the extensive development of e-retailing over the years as brands comprehend that the information that they hold on their consumers is crucial for producing improved and customized experiences. Online retailers are leveraging technology to translate "touch and feel" attributes into "look and see" attributes (Weitz, Kraft, & Murali, 2010).

According to Yoo & Donthu (2001), internet-based transactions are increasing in their significance as internet shopping sites may be progressively replacing conventional retailing channels. Matic & Vojvodic (2013) agree with this, stating that online retailing is the fastest growing sector in e-commerce worldwide.

Online retailing is relatively new in Nigeria. The pioneer brands, Konga and Jumia, were launched in 2012 (Euromonitor International (2014)). Since then, the online retail sector has stabilized in Nigeria probably due to the

strong advertising campaigns used by the pioneer brands. These campaigns communicated their unique selling point, which is stress-free shopping (Euromonitor International, 2014). Online retailers also minimized problems expected to emerge due to lack of customer trust in online card payment systems by offering customers the option to pay in cash on delivery.

Despite the progress being recorded, some scholars argue that online retailing still faces various challenges. Chuang & Fan (2011) stated that the absence of physical presence and interaction between the retailer and customer raises the question of trust because the physical separation between the online shop and the customer initiates a perception of uncertainty.

Customer perception is a phenomenon that has been studied by scholars over the years as it serves as one of the clear-cut influencers of customer behavior. According to Egan (2007), disparities occur among customers owing to their distinctive personalities and the influence society has on them. Perception refers to a unique customer's reaction to environmental stimuli, and it is shaped by attitude, personality and motivation.

From the foregoing, it seems there is a nexus between perception and service quality. Parasuraman, Zeithaml, & Berry (1988) defined perceived service quality as a global judgement or attitude related to the superiority of a service. In other words, perception may be used to determine the service quality. Luoh & Tsaor (2011) argue that service quality facilitates the competitive advantage of an organization. Additionally, a customer considers quality of service at the moment of engagement with the organization's offerings. Indeed, service quality is of critical importance in the success of organizations. However, despite this importance, there has hardly been any research done on the service quality of the budding Nigerian online retail sector, and this study seeks to fill this gap.

1.1. Objectives of the Study

1. To determine the perceived service quality of the online retail sector in Nigeria.
2. To determine the extent to which demographic factors affect customer perception of the service offered by online retailers.

1.2. Research Questions

1. What is the perceived service quality of the online retail sector in Nigeria?
2. To what extent do demographic factors affect customer perception of the service offered by online retailers?

2. THEORETICAL FRAMEWORK

This study was hinged on the expectancy theory and the electronic service quality (E-S-Qual) model to understand how online stores strive to sustain their service quality. The expectancy theory was propounded by Oliver (1977) and is also known as the Expectancy Disconfirmation Theory (EDT). EDT is drawn from the Cognitive Dissonance Theory (CDT), the Contrast Theory (CT), and the Evaluative Congruity model (ECM). EDT posits that customers purchase goods and services with pre-purchase expectations about anticipated performance. The focus of EDT is customer satisfaction, and it can be used to determine customer satisfaction from the difference between customer expectation and actual experience of perceived products or services (Oliver, 1980; Patterson & Johnson, 1997; Spreng & Page, 2003). EDT outlines four variables: expectations, perceived performance, disconfirmation, and satisfaction (Elkhani & Bakri, 2012).

Expectation refers to the expectancy of customers with regard to the performance of products and services (Churchill Jr & Surprenant, 1982). EDT distinguishes two types of customers. The first is not a newcomer and has developed an expectation based on past experience. The second is a new customer and has no first-hand experience about performance or quality of products and services. Expectations serve as the standard in EDT – what

consumers use to appraise performance and form a disconfirmation judgment (Haistead, Hartman, & Schmidt, 1994).

Perceived performance examines the experience of a customer after the use of a product or service. Performance could be higher or lower than a customer's expectation. EDT also states that a customer's experience ought to stem from a period of product or service use rather than from a one-time use.

Disconfirmation refers to the difference between a customer's initial expectation and their actual observed experience (Bhattacharjee & Premkumar, 2004). Negative disconfirmation occurs when perceived performance does not meet expectations. Positive disconfirmation occurs when perceived performance surpasses customer expectation. Positive disconfirmation leads to customer satisfaction. An important assumption in EDT is that disconfirmation is a determinant of customer satisfaction.

The electronic service quality model is known as the E-S-Qual model. E-S-Qual was drawn from the traditional service quality (ServQual) that was used to evaluate non-internet-based customer interactions and experiences with companies. E-S-Qual has since been adapted for electronic service quality. It was propounded by Ananthanarayanan Parasuraman, Zeithaml, & Malhotra (2005). ServQual proposed five dimensions of service quality, namely reliability, empathy, responsiveness, tangibles, and assurance. These five dimensions were more applicable in brick-and-mortar environments than in the internet environment. Prior to the E-S-Qual, several models have been suggested in a bid to measure electronic service quality. These models include WebQual (Loiacono, Watson, & Goodhue, 2002), eTailQ (Szymanski & Hise, 2000; Wolfinbarger & Gilly, 2003), and SiteQual (Yoo & Donthu, 2001). These models also have their limitations, as outlined by Zeithaml, Parasuraman, & Malhotra (2002) and Loiacono et al. (2002).

Boshoff (2007) described E-S-Qual as the first model that successfully portrayed the nature of electronic service from the standpoint of online shopping through a retail website. Regardless of the limitations of ServQual, the underlining concepts of E-S-Qual stem from ServQual; E-S-Qual concepts are modifications. ServQual concepts include:

1. The notion of the quality of service resulting from the comparison of actual performance with what it should be.
2. The dimensions of reliability, responsiveness, assurance, empathy, and tangibles, which portray the general sphere of service quality fairly well.
3. Customers' assessments of service quality are strongly linked to perceived value and behavioral intentions.

Ananthanarayanan Parasuraman et al. (2005) developed a scale for evaluating the quality-of-service delivery to online shoppers. They created a 22-item scale that measures four dimensions of electronic service: efficiency (which evaluates the ease and speed of assessing and using the site), system availability (which evaluates the technical functioning of the site), fulfilment (which measures the extent to which the site's promises about order delivery and availability are fulfilled), and privacy (which measures the degree to which the site is safe and the level of protection of customer information).

2.1. Overview of Customer Perception

Egan (2007) describes perception as one of the clear elements that affect customer behavior. Similarly, Danijela et al. (2011) describe perception as a strong influencer of customer behavior. Keller (2003) describes perception as an aspect of consumer behavior, which also refers to the manner in which a customer relates and assimilates stimuli prior to their buying decision. When faced with similar circumstances, customers may have diverse perspectives (Dave, 2013).

Some researchers hold that the concept of customer perception stems from their experience of the stimuli (Hawkins, Coney, & Best, 2001; Pearson, Nelson, Titsworth, & Harter, 2006; Woznlak, 2013; Yee & Yazdanifard, 2014). They sought to explain the process of perception as it forms an important aspect of consumer behavior.

According to them, perception consists of three phases, the first phase being the exposure phase followed by the attention phase and the interpretation phase, respectively.

The exposure phase occurs when the stimuli appear within the scope of one or more of the senses. Consumers will seek information that will aid the achievement of goals and satisfaction of desire. Once the sensory organs sense the stimuli, impulses are then sent to the brain prior to the attention phase (Yee & Yazdanifard, 2014).

In the attention phase, the stimuli are allotted mental capacity. After choosing what stimulus they want to be exposed to, consumers pay attention to particular characteristics of the stimuli that are within the range of exposure. The brain processes the stimuli during the attention phase (Woznlak, 2013).

The concluding phase in the perception process is the interpretation, or sensation, phase. This occurs when the consumer has gained cognition and comprehension of the information generated by the stimulus. In this phase, the mind construes the stimuli in accordance with the consumer's frame of reference, past experiences and wants (Solaman, Bamossy, Askegaard, & Hogg, 2009). In this paper, the stimuli refer to the service delivery of the online retailers.

According to Wilson, Zeithaml, Bitner, & Gremler (2008), good service quality is key to making an enterprise successful. Similarly, Nair & Nair (2013) argue that a customer's perception of the service appraises the success of the service. In their study of the service quality of commercial banks, they drew the following conclusions:

“With better understanding of customer's perceptions, banks can determine the actions required to meet the customers' needs. They can identify their own strengths and weaknesses, where they stand in comparison to their competitors, chart out the path for further progress and improvement” (p. 46).

The researcher will also seek to determine the customers' perceptions of service delivered by online retailers in addition to identifying the strengths and weaknesses of this service delivery.

2.2. Concept of Quality

There is extensive literature that attempts to explain the concept of quality. However, it is important to note that, despite attempts to define quality, describing and assessing quality has been problematic for many scholars (Munroe & Krishnan, 1983). Crosby (1979) went further and stated that quality and its requisites are not clearly expressed by consumers. Similarly, Parasuraman, Zeithaml, & Berry (1985) argue that quality is an abstract and intangible concept. They explained further that, despite the difficulty involved in defining the constituent elements of quality, its significance to firms could not be overestimated. In addition, Abukhalifeh & Mat (2014) argue that quality would remain a subject for debate and research. One could thus draw from these that quality is difficult to conceptualize.

Originally, definitions of quality were associated with tangible products. Crosby (1979) defines quality as the correspondence to requisites. This opinion is maintained by Juran & Gryna (1988) who define quality from the perspective of suitability for use. Later definitions introduced the concept that views the quality of products and services from the standpoint of the quality of the overall production and consumption process. Feigenbaum (1991) defined quality of products or services as their features within the sphere of marketing, engineering, manufacturing and maintenance that are geared towards meeting the expectations of customers. In addition, the ensuing development was typified by a change towards service quality of intangible products together with an increase in the importance of services in the economy as quality began to have an increased significance in the service sector.

There is a distinction, however, between the quality of a product and that of a service. The quality of a product takes into consideration objectively established standards, while subjectivity plays an important role in determining the quality of a service (Becser, 2007). Garvin (1988) outlined five approaches in defining quality, including the transcendent method (which is linked with perception), the product-based method (which highlights the presence or absence of certain features), the manufacturing-based method (that is associated with pre-set requirements and

expectations), the user-based method, and the value-based method. Interestingly, the value-based method also views quality from the standpoint of the customer. It takes into consideration what is involved in obtaining a product or service (e.g., money) in addition to the benefit resulting from the use and acquisition of a product or service. This method suggests that obtaining a product priced judiciously will provoke a perception of high quality in the mind of the customer than if the same product is priced higher. This argument runs contrary to premium brands that are highly priced due to the premium quality they offer. Furthermore, Hoyle (2001) describes quality as the extent to which a collection of intrinsic features satisfies expectations. This definition seeks to give a general value to quality stemming from the contrast between intrinsic features and the expectations of customers.

This study focuses on the contrast between the inherent characteristics of e-retailers and customer expectations within the online retail sector.

2.3. Overview of Service Quality

Some scholars hold the same view that assessing service quality can be challenging (Becser, 2007; Parasuraman et al., 1985) owing to the peculiar features of service. Becser (2007) further attributed this difficulty to the lack of proficiency on the part of the person assessing the service quality in addition to the absence of objective procedures.

Despite the difficulty that ensues from assessing service quality, its importance to the effectiveness of a service organization cannot be overemphasized. Rahaman, Abdullah, & Rahman (2011) described service quality as a method employed in the running of business activities in a bid to guarantee customer satisfaction, which could, in turn, help to boost the efficiency of the industry.

Scholars also agree that perceptions of service quality stem from comparing consumer expectations with actual service execution. Lewis & Booms (1983) describe service quality as the comparison of service delivery and customer expectations. Consequently, high quality service means consistently conforming to customer expectations.

Notably, Smith & Houston (1982) argue that there is a relationship between customer satisfaction and the confirmation or disconfirmation of expectations. This implies that customers weigh the service they expect against their perceptions of the service to assess its quality.

Measuring service quality will require the provider to establish customer perception by comparing what customers expect with what customer experience. Any disparity between both is referred to as a “quality gap”. Improving service quality will entail seeking avenues to reduce the quality gap, taking the customer’s judgement or perceived quality into account. To attain customer satisfaction, there is a need for perceived service to exceed expected services. Notably, the service quality model developed by Parasuraman et al. (1985) pinpoints five gaps that bring about ineffective service delivery:

1. The gap between consumer expectation and management perception: This occurs when organizations do not accurately perceive the needs of consumers. For instance, hotel managers may wrongly perceive that their customers want better food, but the main issue is with the room attendants. In the case of online retailing, administrators may wrongly perceive that customers want speedy delivery but the main issue is with the courier.
2. The gap between management perception and service quality specifications: Organizations may have accurately perceived customers’ wants, but a performance standard has not been set.
3. The gap between service quality specifications and service delivery: The organization may have poorly skilled employees who may also be indisposed to meeting standards. For instance, hotel management may have set a standard that requires employees to take the time to listen to a customer, but it still lies with the employees to see this through.
4. The gap between service delivery and external communications: External communications made by organizations through their representatives and adverts may mislead customers, thus altering their

expectations. For instance, a school may present beautiful classrooms in its brochure only for people to experience shoddy classrooms in reality.

5. The gap between perceived service and expected service: This occurs when customers misinterpret the service quality. Kotler & Keller (2012), on page 374 of their book titled 'Marketing Management', give a vivid example of this situation:

“The physician may keep visiting the patient to show care, but the patient may interpret this as an indication that something really is wrong”.

3. METHOD

This study employs the use of a descriptive research design that is aimed at probing actualities regarding contemporary issues (Ross, 2000). The descriptive survey method, which falls under descriptive research design, is used. The survey method also involves the use of a sample in order to infer the features of the study population. For this study, the population comprises all active internet users in Nigeria amounting to about 99.05 million users (Statistica, 2021). The reason for this choice stems from the fact that the total number of online shoppers is unknown. A sample size of 300 respondents is selected using convenience sampling to draw samples from members of two online forums – 'Nairaland' and 'Nigeria We Serve'.

A structured questionnaire is used for the survey. As stated earlier, this questionnaire was adapted from the E-S-Qual and E-RecS-Qual models by Parasuraman et al. (2005). Online questionnaires were published on the Nairaland and Nigeria We Serve forums. The first 300 filled questionnaires were chosen for analysis. The first session will cover demographics of the population. A Likert scale is used in the second session to measure the responses in a bid to provide answers to the research questions. Customers' ratings were sought regarding the efficiency, system availability, fulfilment, responsiveness, compensation, contact, perceived value of the online shopping sites, and the customers' loyalty intentions.

Data collected were entered into a spreadsheet for analysis. The responses to each question were computed in percentages and displayed using pie charts and bar charts in such a way that relationships between responses could be observed. Analysis was also done with the use of SPSS to establish the relationship between demographic factors and perceived service quality. Recommendations and conclusions were drawn with regard to the result of the study.

4. RESULT

This quantitative-based study provides a detailed presentation of the data collected against the research questions, with an analysis of the data and a discussion of the results.

Table 1. Analysis of questionnaire.

Questionnaire	Number
Completed questionnaires (analyzed)	237
Incomplete questionnaires	63
Total	300

4.1. Analysis of Questionnaire

As shown in Table 1, only 237 of the 300 questionnaires were eventually analyzed because they were fully completed.

4.2. Analysis of Research Questions

RQ1: What is the perceived service quality of the online retail sector in Nigeria?

In order to answer this question, an online survey was conducted on the Nairaland and Nigeria We Serve online forums.

Table 2 clearly shows that 43% of the respondents chose Jumia as their preferred online retailer. This was followed by Konga, which was chosen by 33% of the respondents. Kaymu, SLOT and Taafoo were each preferred by 2% of the respondents. AliExpress and DealDey were each preferred by 1% of the respondents, while 13% have never shopped online and hence had no preferred online retailer. Only one respondent chose OLX as their preferred online retailer. Consequently, the total number of respondents who have shopped online adds up to 207.

Table 2. Respondents' preferences for online retailers.

Online Shopping Site	Frequency	Percentage
AliExpress	3	1%
DealDey	9	4%
Jumia	102	43%
Kaymu	4	2%
Konga	78	33%
OLX	1	0%
SLOT	5	2%
Taafoo	5	2%
Nil	30	13%
Total	237	100%

Respondents were asked to indicate their opinions regarding the items above with reference to their preferred online retailer. Their opinions were measured using the Likert scale consisting of Strongly Disagree, Disagree, Indifferent, Agree and Strongly Agree. Each component on the scale was given a weighted score of one to five, respectively. Hence the anticipated or expected service will have a mean score of five. This is achieved by adding up the weighted score of responses, the weighted score being five and dividing it by the number of respondents. Anticipated service implies that all respondents strongly agree with the items that made up the service quality dimension. The perceived mean score is calculated by adding up all the responses under each service dimension and dividing by the number of respondents. Table 3 shows all the dimensions and their mean scores. It is noteworthy that the total score for service dimensions with more than one item were calculated by adding up the total scores for items therein and dividing the result by two. This is clearly illustrated in Appendix 1.

Table 3. Perceived service quality of the online retail sector.

Dimension	Mean Score (Perceived)	Mean Score (Expected)	Percentage
Efficiency	3.43	5.00	68.60%
System Availability	3.13	5.00	62.60%
Fulfilment	3.11	5.00	62.20%
Responsiveness	2.95	5.00	59%
Compensation	2.59	5.00	51.80%
Contact	3.37	5.00	67.40%
Perceived Value	3.12	5.00	62.40%
Loyalty Intention	3.36	5.00	67.20%
Total	25.06	40.0	62.65%

As illustrated in Table 1, the 207 of the 237 respondents have shopped online. From Table 2, the mean total score of all the dimensions was 25.06. The dimension with the highest score is 'efficiency' with a mean score of 3.43. This is followed by 'contact' with a mean score of 3.37. The succeeding highest score is for 'loyalty intention', with a mean score of 3.36. The subsequent score was for 'system availability', with a mean score of 3.13. This is followed by 'perceived value', with a mean score of 3.12. The next dimension is 'fulfilment', with a mean score of 3.11. This is followed by 'responsiveness', with a mean score of 2.95. 'Compensation' took the last position, with a mean score of 2.59.

Percentages were calculated by dividing the perceived mean score by the expected mean score and multiplying the outcome by 100. Analysis of the percentages of the various dimensions shows that 'efficiency' ranked highest

with 68.60%. This was followed by 'contact' with 67.40%. 'Loyalty intention' and 'system availability' scored 67.20% and 62.60%, respectively. 'Perceived value' and 'fulfilment' had scores of 62.40% and 62.20%, respectively. These were followed by 'responsiveness' and 'compensation', with 59% and 51.80%, respectively. The total mean score (perceived) is 62.65% of the total mean score (expected). The average of the service quality percentage dimensions is also 62.65%.

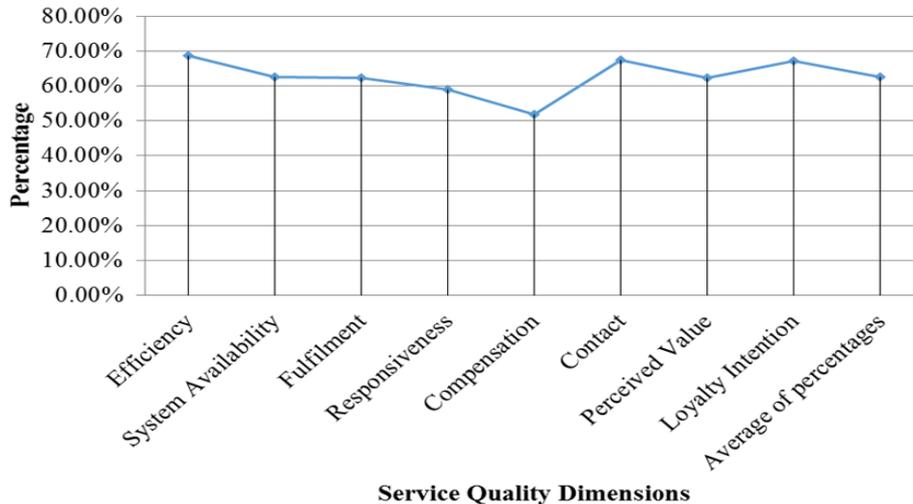


Figure 1. Perceived service quality of the online retail sector.

Figure 1 shows that 'efficiency', 'contact' and 'loyalty intention' rank above the average of percentages, while 'system availability', 'perceived value', 'fulfilment', 'responsiveness' and 'compensation' rank below the average of percentages.

RQ2: To what extent do demographic factors affect customer perception of the service offered by online retailers?

Table 4. Gender of respondents.

Gender	Frequency	Percentage
Male	133	56%
Female	104	44%
Total	237	100%

Table 4 shows that 56% were male and 44% were female.

Table 5. Age groups of respondents.

Age Bracket	Frequency	Percentage
16–25	63	27%
26–35	128	54%
36–45	35	15%
46 and above	11	5%
Total	237	100%

Table 5 shows that 27% of respondents were within the age range of 16–25, 54% were within the age range of 26–35, 15% were within the age range of 36–45, and 5% were in the age range of 46 and above.

Table 6. Marital status of respondents.

Marital Status	Frequency	Percentage
Single	153	65%
Married	84	35%
Total	237	100%

Table 6 indicates that 65% were single, while 35% were married.

Table 7. Respondents' level of education.

Level of Education	Frequency	Percentage
Primary School	1	0%
Secondary School	24	10%
Tertiary	212	89%
Total	237	100%

Table 7 shows that 89% had completed tertiary education, 10% put secondary school as their highest level of education, while only one respondent indicated primary school as being the highest level completed.

Table 8. Employment status of respondents.

Employment Level	Frequency	Percentage
Employed	142	60%
Self-Employed	35	15%
Unemployed	60	25%
Total	237	100%

Table 8 shows that 60% are employed, 15% are self-employed, and 25% are unemployed.

Table 9. Shopping preference of respondents.

Shopping Preference	Frequency	Percentage
Online	98	41%
Offline	139	59%
Total	237	100%

Table 9 shows that 41% of the respondents prefer to shop online, while 59% of the respondents prefer offline shopping.

Table 10. Rate of offline purchase by respondents.

Rate of Purchase	Frequency	Percentage
Yes	107	45%
No	130	55%
Total	237	100%

Table 10 shows that 55% stated that their offline purchasing did not decrease since the introduction of offline shopping in Nigeria. The remaining 45% indicated that their offline purchasing reduced.

Table 11. Shopping frequency of respondents.

Shopping Frequency	Frequency	Percentage
Daily	11	5%
Weekly	18	8%
Monthly	64	27%
Quarterly	29	12%
Half-yearly	9	4%
Yearly	6	3%
A few times a day	1	0%
A few times a week	2	1%
A few times a month	18	8%
A few times a year	49	21%
Never	30	13%
Total	237	100%

Table 11 clearly shows that 5% of the respondents shopped daily, 8% shopped weekly, 27% shopped monthly, 3% shopped yearly, 12% shopped quarterly, 4% shopped half-yearly, 1% shopped a few times a week, 8% shopped a few times a month, 21% shopped a few times a year, and 13% have never shopped online. Only one respondent indicated that they shopped a few times a day.

Table 12. Perception of online shopping experience of respondents.

Perception	Frequency	Percentage
Below my expectation	75	32%
Meets my expectation	124	52%
Above my expectation	8	3%
Nil	30	13%
Total	237	100%

Table 12 indicates that 32% of respondents stated that their online shopping experience was below their expectation, 52% said that their online shopping experience met their expectation, while 3% said that their online shopping experience was above their expectation.

5. DISCUSSION

Service was found to pose challenges with regard to measurement of its quality, an assertion accepted by many scholars. Scholars have sought to measure service quality from the perspective of customer perception. There are many factors which may affect the perception of customers. The effects of some of these factors have already been established in the literature. There is also a consensus that service can serve to distinguish a company from another, though not enough emphasis was placed on it being a tool for communication. In a bid to measure service quality, models have been conceived by scholars. The Gap, E-S-Qual and E-RecS-Qual models are among these and they form the background for this research. These models have been used to measure service quality for various industries, but there is no known academic study has been done on service quality in Nigeria. From the field research, it was found out that the perceived service quality of the online retail sector was above average, with a score of 62.65% of the anticipated service quality. 'Efficiency' contributed the most to the overall perceived service quality, as stated by respondents, at 68.60%. Findings from the field research also show that marital status and employment status have no significant association with customer perception. Hence, marital status and employment status have no effect on customer perception.

6. CONCLUSION

The perceived service quality of the online retail sector in Nigeria is above average but there is still room for improvement. Also, the chi-square test shows that customer perception is not affected by the demographic factors that this research focused on. It is recommended that online retailers should study other factors such as culture and social stratification that could affect the perception of customers. Future studies on the perceived service quality of each online retailer would make for an interesting research topic.

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