

*Original Research*

# Effects of Online Services Level on Purchase Intentions of Consumers before Making Online Transactions

Umair Tufail<sup>1</sup> and Sohail Anwar  
PIRT, Superior University, Lahore, Pakistan

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## Abstract

The aim of this research is to examine the effects of online service level where have not been made by adopting the formative approach. Two main online dimensions i.e. pre-purchase and transaction related services are discussed in the electronics purchase process. Population of this study is the customers who made online transactions in electronics. A structured questionnaire was floated to 250 respondents and 150 emails were sent to the respondents in order to get primary data. Smart PLS and partial least square were used to estimate our model. Both transactional services and pre-purchase services are the major factors of navigation experiences and navigation experience affects the attitude to the web which ultimately affects the purchase intention. Pre-purchase services are not directly affecting the consumer attitudes during the online transactions process but improved navigation experience changes the consumer attitudes during the process. All the data analyzed was obtained from electronics industry of Pakistan.

**Keywords:** Purchase Intention, Navigation Experience, Delivery Arrangements, Transaction Services, Smart PLS

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## Introduction

Online stores offer a place where sellers and buyers come closer and make transactions indirectly, directly without any physical limitation and a traditional retailer (Kiang & Shang, 2015). Kiang and Shang (2015) advocate that new technologies provide a boom

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<sup>1</sup> Corresponding Author's Email: [umairtufail786@gmail.com](mailto:umairtufail786@gmail.com)

of internet users to 300 million as these technologies are also enabled the cell phones and TV to compel the users to shop online. Successful and unsuccessful stories have been noticed due to the overwhelmed development in the internet.

Shopping behaviour of online shoppers plays a vital role in the success online retailers (Kiang & Shang, 2015). Identification of the influential factors of decision making of the online consumers enables the online retailers to align their strategies according to the consumers and also enhance their net sale. Nowadays organizations use the online stores to get positive e-service experience of consumers as the customer service is very popular concept in the past (Brohman, Parasuraman, Watson, & Piccoli, 2015).

Nowadays organizations catering more and more customers and trying to win consumers' loyalty (Otim & Grover, 2006) by providing the online services either in the replacement or to support the offline conventional services (Pujari, 2004) in order to provide the high-quality value through products or services. This results a swift increase in the online transaction services and it is important need in the technological era to find out that what services mix organizations should offer to their customers for their satisfaction while financial and operational restrictions are considering realistically (ZiQbal & Baran 2003).

Lai (2014) investigated that there is a rapid change occurred in the behavior of the consumers in purchase from offline conventional purchasing to online purchasing due to rapid development in E-commerce and information technology. At the same time a healthy growth in the online shopping created an intense competition among the e-commerce organizations due to an increased growth of the online consumers which is very vital in this competitive era (Lai, 2014).

There is much need to understand the consumer behavior in the increasing and emerging online services for the success of the mediocre level consumers. Marketing Science Institute, (2013) constructs the study of TIER 1 related to the customers understanding and their experiences for the year of 2014-2016 which helps to enhance the customers experiences of online purchase and make understanding how digital technology change it? Continuous empirical research related to this area is still inadequate (Hackman, 2006). The offline shopping do not clear the behavioural intentions of the consumers and adquently explain the consumers behaviour in context of online shopping. Much investigation is needed to explain the web-based service and the companies need to thing about the previous stages of the services which can help the consumers to improve their experience of purchase and help them to show more conditional attitude while online purchasing or web surfing (Otim & Grover, 2006).

Majority of the researchers are examining the prevailing onilne services complexity of consumer behaviour and most of them adopted the simple method to examine the inividual factors (Hung, Chen, & Huang, 2014). No. of researchers used the conventional scales like SERVQUAL and other related dimensions (Yang, Jun, & Peterson, 2004) but it is insufficient to measure the service quality in the industries which is inadequate for service quality and the variables used in these instruments are insufficient. Unique facet of the online service quality is not considered in the instrument used in this study. Proposal of Otim and Grover (2006) is the base of this paper which is the effect of levels of online

services in those areas where online transactions do not work yet. Pre-purchase services and transaction related service are the main dimensions which are starting point of this study. Otim and Grover (2006) reveals that delivery of online services through website affects efficiency and effectiveness of shopping, online purchasing and products' delivery of the products and services to the customers.

Pre-purchase services effects on transactional services is the main purpose of this study. Recent authors (Hoekstra, Huizingh, Bijmolt, & Krawczyk, 2015) use this concept in their reseaches. Futhermore, this paper defends the proposal of Buil, Martinez, & Charnatony, (2010) for informative way. Reflective models are adopted to concepturize the construct the online services as a first order model in many studies in which they use different indicators for its measurement. When the constructs are being analyzed in complex situation, higher order models may be used as advised by the different researchers (Ketchen & Bergh, 2006) and use of this allows to take every dimension as a mojour part thereof which increase the representation of the model and give the improved mode of evaluation (Kenzie, Podsakoff, & Jarvis, 2005). In a nutshell, this research vercomes the limiation of the previous studies which they left in their studies by using the concept of online services as a formative approach in which focus reflective was used as a dominant paradigm for measurement in the marketing which conceptualized the online service as a first order construct.

It is essential to highlight that to determine the short term consumers behaviour and attitudes, post-purchase services have less importance in this context. (Cao & Gruca, 2004). It has more importance to determine the customer loyalty. E-retailers compete very strongly in terms of pre-purchase services and less effective in determining the post-purchase services in this competitive era of business (Boston Consulting Group, 2000). Consumer's method to evaluate the virtual environment is very much and relevant for the practitioners as well as the academians (Riel, Liljander, & Jurriens, 2001). Many studies have already been undertaken by the research to investigate the behaviour and satisfaction of user in the different online services but lesser on the pre-purchase services and the effects of transactional services. Hackman (2006) revealed that the link between services dimensions, behavioural intentions attitudes and satisfaction related to the online services is missing in the literature. This study contributes in the body of literature by measuring perceptions of customers towards online services by using the comprehensive model to get the better understanding regarding customers' attitudes, intentions and satisfaction. This paper is endulged the literature regarding the customer perception about electronic services in comprehensive model in order to understand and their impact on attitudes, intentions and satisfaction (Boshoff, 2007). This paper also investiage the two major level of services: transactional services and prepurchase services.

Futhermore, this study also discusses the world wide web oppertunities to the small businesses to get a large amount of customeres. Though managers have to understanding the working of the website, how it works and how to get goals of their business before deciding to expand their business through website (Lederer & Maupin, 2015). Grandon and Pearson (2004) argued that small firms put less attention in the use of the internet regarding their business. This is very much related to the way of working of the managers in those firms and ability to innovate (Al-Qarim, 2006). Past studies (Peet, Brindley, & Ritchie, 2002) revealed that SMEs merely recommended the use of internet to their

employees rather than few attractive and online offering for sales websites. In other words these companies use the internet to promote their products, advertise their services rather than to sell their product or services. However the large organizations already have this experience to sell their products specially in financial section. Thus the third contribution in the literature of this study is to focus on emerging clothing manufacturer in Pakistan. This paper focus on the online purchase process of the clothing.

## Literature Review

Consumers' preferences while using the transactional base online services differ in offline and online services due to the features provided by the services (ZIQbal & Baran, 2003) because consumers of online transactional e-services value the advantages provided by them. Though the e-retailer and retailer shared the certain challenges. A certain set of demands are faced by the e-retailer while using online services as they know that their competitors are a click away from them (Yun & Good, 2007). Capturing the attention of online users is very much related to the rapid competition. Many companies think that online having a website is enough to get attention and generation of interest of the consumers in their products (Suh, 2005).

Devlivery of service quality through online portal is the key factor to the success as compared to only presence in web and low price (Huang, Hung, & Chen, 2014). For the success of a business, saveral onlines services are requisite like navigability, flexibility, price knowledge and site aesthetics as well as the offline services are also important like responsiveness, reliability, assurance, access and costumization.

These relevance trigger up the authors to propose the integrative model of such services which explains the effects of these service which lead us to stimulation of the customers online purchase intentions. Many theories porposed by the researchers to explain the way of motivation to be a regular online purchase user. The researches related to the e-services quality regularly adapted the tools of the measurement of services quality concept (Kiran & Diljit, 2012). The emphasis of this study is on customers perception of service quality before making an online transections is a new phenomena to advocate the key constructs of web based service quality(Kiran & Diljit, 2012).

According to this, the research article is based on reasoned action theory (TRA)(Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). Behavioral intention is the key construct which ultimately lead to specific outcomes which may be in favour or not in favor (to buy or not buy). In a nut shell, direct and indirect effects of online services leads to offer a stimulation of online services for online purchase intention. The inclusion of the effects triggered the customer to make final decision of purchase in the reasoned manner.

In this connection, the web designers try to develop a user friendly website for online purchasing in which user can be satisfied with navigation experience which can easily elaborate this effect. The core services and the allied services are the key responsible factor of the overall customer satisfaction (Van Riel et al., 2001). Otim and Grover (2006) revealed that pre-purchase services (product pricing, product searching support and product evaluation and interface of the website) and transactional services (security/privacy policy, mechanism of billing, payment and delivery) are the factors that

reponsible to build up the satisfactory navigation experiences. The provision of customized customers services is another key attribute of online service quality for the success of e-stores. To develop the customized e-services to the customers and be succeeded, it is very important to understand the characteristics (attitude of online shopping, perceived risks, perceived convenience, impulse purchase and innovativeness) of the customers (Hung et al., 2014).

This paper confirms that online services can be measured by following Otim and Gover (2006)'s proposal but this paper also support that to adopt the formative approach is a better way to understand the conformation of online services.

It is proved that customers prefer to use those media for pre-purchase service which portray the exact properties of the products which the customers aiming to buy. Especially consumers prefer the use of internet for searching new products and find out information about such products like films, music consumers electronics and books due to the availability of the detailed information on multiple websites (Burke, 2002). Those websites or web pages are more attractive which have user friendly interface and provide the more appropriate and clear information about products and their prices which consumers turn into the more satisfaction of browsing experience (Burke, 2002) which means that navigation has the positive relationship with pre-purchase services (Szymanski & Hise, 2000, Wolfenbarger & Gilly, 2003).

When we talk about services related to online transactions, the experience of navigation has improved by clearly exhibiting the facets like security and privacy of the consumers information. Tamimi, Sebastianelli and Rajan (2005) argued that a user's experience about a website can be more agreeable by providing specific security features and availability of the other services related to online transactions (billing, payment and arrangements of product delivery) also improves the experience of navigation.

Normally, companies attract more attention customers and more customers oriented which provide a wide range of online services in the process of buying-selling. These companies put more focus in identification of customers' need and desire and try to provide superior services to get satisfaction of their customers (Suh, 2005) which means that online service values and quality affect the online satisfaction (Hoekstra et al., 2015). E-satisfaction is product of quality and online value service which can be obtained through pre purchase and transactional services. Pre-purchase services and transactional services affect customer performance (Hoekstra et al., 2015). According to this, the following hypotheses can be generated here:

**H1.** Transaction related services has significant relationship with navigational experience

**H2.** Services related Pre-Purchase has significant relationship with navigational experience

Users attitude towards website is another important factor related to service level as it has repercussion of customers on behavioral aspects. These have been previously advocated by various researchers which causes the awakening of consumers online

communication which allow customers to make distance from the product purchase. This is the reason to study the customers attitudes towards web by the researchers.

Diversity and extent of service level is significant determinant of consumer attitude towards web among the other variables. Most importantly, aspects of pre-purchase related services which are related to web content have been analyzed. Those products which has indulged product line and rich information about prices lead to the positive attitudes by the customers (Koufaris, 2002) and those webs which have poorer interface lead to less attentive behaviour from the customers. Furthermore, some pre-purchase web services like web appearance and aesthetics put indirect effects on customer loyalty, commitment attitudes have the mediating effects towards the website. It is revealed that pre-purchase related items are responsible to change attitudes of the customers (Wolfenbarger & Gilly, 2003).

Only pre-purchase services do not affect on the attitudes and intentions but some purchases assessments are also affect the transactional services like billing, method of payment, delivery mechanism, security and privacy considered by the various researchers. The reason behind the improvement of favorable attitudes are presence of these services (Yang et al., 2004). Though, these services are not always be responsible for these improvements (Lim & Dubinsky, 2005). They revealed that there is not significant relationship among privacy, security and attitude created for a web. Nevertheless, presence of unsure statements, difficulties in billing and payment method and delivery mechanism cause the negative attitudes to a web. For this, a website get more attentions and transactions if it has the updated information about the products and timely identify the errors and quickly resolve these errors in order to ensure the correctness of the information during the transactional process (Liu and Arnett, 2000).

There is a hypothesis generated that information about products and functions related to transactions show significant impact on the success of a website towards customers attitudes. However, companies can make their websites up to date in order to receive positive attitudes throughout the purchase process. The following hypotheses could be stated:

**H3:** Transactional services has significant relationship with attitudes to web.

**H4:** Pre-purchase services has significant relationship with attitudes to web.

Experience of navigation is another important variable which significantly affect the attitude to the websites. E-commerce business are very much depend on the satisfaction of the customers. However they have to satisfied their customers and attract them for next transactions. Websites positive attributes make the customers' experience more positive and also develop the positive attitudes (Belanger, Hiller, and Smith, 2002). Agarwal and Vkatesh, (2002) also advocated development of the important key design is significantly related to the customers satisfaction. Many recent studies (Visinecu, Sidorova, Jones and Prybutok (2015) also confirm the relationship of satisfactory navigation and significant attitudes to a web.

**H5:** Satisfactory Navigational Experience has significant relationship with attitudes to web.

Identification of the constructs affecting purchase behaviour and the recommended curcial area is word of mouth for virtual research (Hackman, 2006). Yun and Good (2007) reveals that more loyal cus1tomers spend more time and money on the websites in the day as compare the non-loyal customers.

In this regard when transactions not done at this, the companies desire to done transactions on next time very after their navigation experience. If not, they will atleast agree to make transaction in future. Floh and Treiblmaier (2006) investigates in their study that costumer attitude toward website is the key antecedents for purchase intentions. The relationship between Attitudes to websites and purchase intention has widely been investigated in the online marketing literature (Otim & Grover, 2006; Curran, Meuter & Surprenant, 2003). Many studies elaborate the importance of developing pleasant webs which arise the feeling of affection due to different behaviours which give a free rein to make transactions (Ha & Janda, 2014; Visinescu et al., 2015). This verifies that there is a strong relationship between attitude and behaviour in virtual perspective rather than real perspective. So, there is the following hypothesis is generated:

**H6:** Favourable Attitudes to a web has significant relationship with purchase intentions.

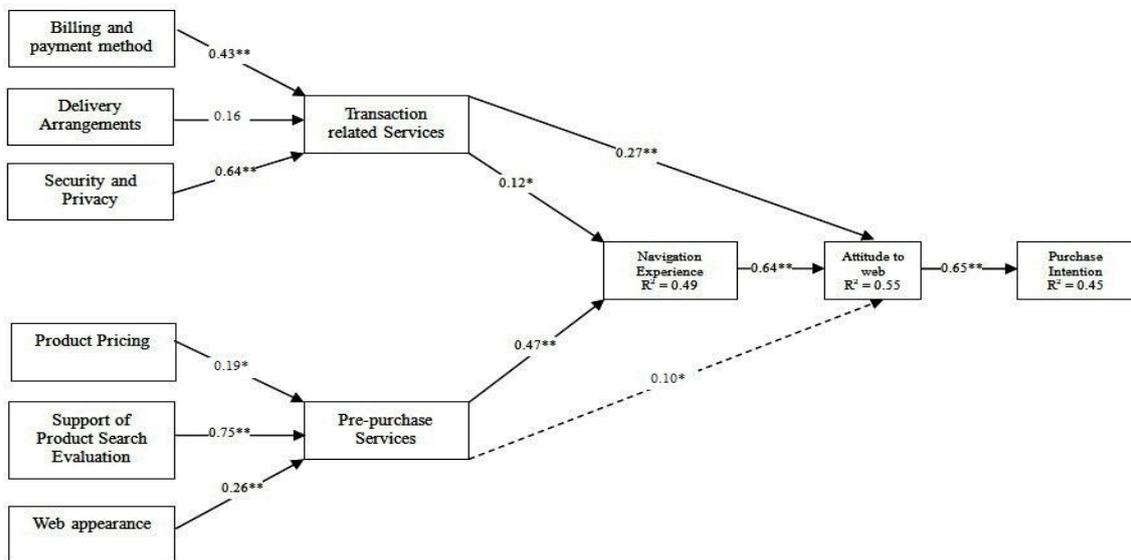


Figure 1: Research Model

## Methodology

A survey was conducted through an engineered survey form to test the hypotheses of the study among the employees of the private sector universities working in administrative post who are regularly make transactions through online systems in Lahore, Pakistan. The questionnaire was given to the potential respondents with a ball

point and a paper board to get their valuable responses to test the proposed hypotheses and it ensured that they had made regular online transactions to purchase electronics products from last six months. Only those respondents were invited to participate in this survey which assured the researchers that they have made online transaction to purchase electronics products since last six months. The sample comprises the employees working on the administrative posts in the private sector universities in Lahore. Convenient and purposive sampling technique is used in order to get more responses. The importance of the investigation is how these employees perceived the design, interface and navigation experience to make online transactions.

Young employees develop a significant proportion of developing countries and consequently previous researchers give importance because this segment of the population have the sophisticated understanding of the online transactional system (Kanchanapibul et al., 2014). Young consumers show more innovative behaviour and they are very conscious towards their social and culturally life as compared with other generations (Hume, 2010, Kanchanapibul et al., 2014).

These studies probing the effects of age on the consumption of environmental friendly products which concluded that the segment is more educated towards online transactional systems than other age groups (Han et al., 2010). Keeping in view this segment of the society, companies build sophisticated websites to tackle this segment and add up improved navigation experience.

### *Sample size*

For data collection quantitative research design was adopted by the researchers. Data was collected from employees working in administration section of the twenty (20) private sector universities situated in Lahore, Pakistan (HEC, 2019). The designations of the employees were Admin Manager, Admin Officer, Assistant Admin Officer, etc. The job functions were general administration, admission affairs, students dealing, student counseling etc.

Population of the study is employees working in the administrative departments of these private universities situated in Lahore. The researcher personally visited these universities and noted that there are approximately 75 employees working in the administrative departments. It is not possible for the researchers to meet all the respondents. Slovin's sample size formula is used in this research to calculate the sample size of the population. Slovin's sample size formula is when the population belongs to only one group as the population of this study is employees working in administrative departments of the private sector universities (Rono, 2018).

$$n = \frac{N}{1+N \times e^2}$$
$$n = \frac{1500}{1+1500 \times 0.05^2} = 315$$

Where,

$n$  = sample size

$N$  = Total population

$e$  = Error tolerance

The researchers floated 315 questionnaires in the administrative offices of the private sector universities situated in Lahore out of which 289 were received which is 91% of the total. Out of 289 questionnaires 274 had correct information which is 86% of the total questionnaires floated.

### *Validity & Reliability Analysis assessment*

Multiple scales were used in order to measure the various concepts of the model which is proposed in the literature review.

#### Purchase intention

Purchase intention plays a major role in making online transactions. Therefore, the term purchase intention is used by Lee and Lin (2005) in their study. We buy what we think (Blackwell, Miniard & Engel, 2001). Therefore, their scales related to purchase intention was used in this study comprises 4 items. Out of which three were used by Belanger et al. (2002) and the last one used by Lee and Lin (2005).

#### Attitude to the web

To Ko, Chang-Hoan and Roberts (2005) proposed scale to measure the attitudes of the respondents. They proposed 6 items for attitude measurement related to the website. Conventional scales of attitudes were not relevant to the attitude regarding online transactions.

#### Navigation experience

The scale comprises 4 items is used in this study to measure the user satisfaction suggested by Flavian, Guinaliu and Gurrea (2006) because the user satisfaction is very much important and play main role to make an online transaction. It is also an indicator regarding the usage of a website and making transactions again and again.

#### Pre-purchase services and transactional services

Two scales were used in this study in order to measure the pre-purchase services and transactional services. First scale is adapted from the scale of previous studies (Ting-Peng and Hung-Jen 2002; Rodgers, Negash & Suk 2005; Otim & Grover, 2006). First scale included 9 items were used. 3 were related to security, 4 related to delivery arrangements and 2 about payment. The second scale is adapted of Lee and Lin (2005), Otim and Grover (2006). 14 items were used out of which 8 are related to support product searching and evaluation, 4 items for web appearance and 2 items related to product pricing. Five (5) point Likert scale is used to measure the constructs adapted from previous studies.

Partial Least squares is used to estimate the model of the study (Ringle, Wende & Will, 2005). Hair, Ringle & Sarstedt (2011) revealed that partial least sequeate-SEM is a promising tool for various management and marketing information systems fields which provides the number of advantages for structured equationl modeling researchers. “PLS-SEM is, as the name implies, a more “regression-based” approach and creates the minimum residual variance of enogenous variables. PLS-SEM has less identification issues as compared to the CB-SEM and it can work more effectively on smaller data samples as well as larger data samples. Similarly, research also indicates the differences between PLS-SEM and CB-SEM (Hair et al., 2011). PLS-SEM is more appropriate while we are using formative second order factors which is online services in our study. (Wetzels et al., 2009). Bruhn, Georgi and Hadwich (2008) has also used the same methodology in their study.

Kiran and Diljit (2012) also used the same methodology while using pre-purchase and transaction as second order construct. They carried out EFA and CFA in SEM to validate the web-based service quality measuring model in which they used eight first order dimensions and three second order dimensions.

PLS method is apply to pass through the second order model to apprached the first order which is based on two stages. Prime factors was estimated at the first stage of the first order model indicators by adding the indicators of the variables of the second order model. This is the hierarchical component model (Wold, 1982). This method resue the indicators of the first order model and its advantages while the second order factors can be used by simle PLS algorithm. PLS analysis was used to estimate the scores of each components of the first order by using programme and the socres are the average loads of the items mentioned in each component which were estimated in first order. After doing this, theoretical framework was calculated.

By applying convergent validity, we get significant values of all the items and p-value is less than 0.01and also obtained the value of standardized loadings which is higher than .60 which means that all the items are significant and average factor loadings are greater than .70 of each item.

Table 1. Validation and Reliability of the final model

Variable	Indicator	Factor Loading	Factor weight	t-value	CA	CR	AVE
Transactional services	Billing	--	0.46**	3.21			
	Delivery	--	0.18**	1.29			
	Security	--	0.58**	7.69			
Pre-purchase Services	Pricing	--	0.14**	2.10			
	Search	--	0.78**	9.93			
	Appearance	--	0.26**	2.40			
Navigation experience	NAV1	0.71**	--	23.10	0.87	0.91	0.71
	NAV2	0.86**	--	45.82			
	NAV3	0.76**	--	28.33			
	NAV4	0.83**	--	84.27			

Variable	Indicator	Factor Loading	Factor weight	t-value	CA	CR	AVE
	NAV5	0.88**	--	118.12			
Attitude to the web	ATT1	0.81**	--	61.39	0.84	0.87	0.73
	ATT2	0.90**	--	78.13			
	ATT3	0.81**	--	81.46			
	ATT4	0.83**	--	25.59			
	ATT5	0.74**	--	30.54			
Purchase Intention	INT1	0.81**	--	53.74	0.90	0.93	0.70
	INT2	0.74**	--	39.81			
	INT3	0.79**	--	44.27			
	INT4	0.86**	--	29.14			

Note: CA: Cronbach's alpha, CR: Composite Reliability, AVE: Average Variance Extraction  
 \*p<0.05, \*\*p<0.01

The above mentioned table No. 1 validate the higher internal consistency of the variables. Cronbach's Alpha applied on every variable individually and their values are above 0.70. composite reliability (CR) was also checked which represent the variance shared among the constructs. Usually the value of composite reliability (CR) consider when it would be equal or greater than 0.60. the described requirements fulfill in every case. Average variance (AVE) was also found out on every variable and the values got above .50 (Fornell & Larcker, 1981).

The value of shared variance between variables is always less than the AVE corresponding value (Fornell & Larcker, 1981) and AVE value is discussed in table no. 2. These results provide the grounds for sufficient proofs of reliability and validity (convergent and discriminant).

Table 2. Validity of Final Measurement Model

		1	2	3	4	5
1	Attitude to the web	.74				
2	Purchase intention	.49	.71			
3	Navigation experience	.46	.44	.74		
4	Pre-purchase services	.29	.23	.38	n/a	
5	Transactional services	.24	.27	.32	.39	n/a

Note: Diagonal represents the average variance extracted; while below the diagonal the shared variance (squared correlations) are represented

## Results and Findings

Table 3. Regression Analysis

Hypotheses	Path	Coefficients of Standardized Path	t-value
H1	Transactional services → Navigation experience	0.29**	6.19
H2	Pre-Purchase → Navigation Experience	0.47**	7.43
H3	Transactional services → Attitude to the web	0.27**	2.22
H4	Pre-purchase services → Attitude to the web	0.10*	1.49
H5	Navigation experience → attitude to the web	0.64**	11.73
H6	Attitude to web → Purchase intention in the web	0.65**	22.09
Formative Constructs	B & P → TRS	0.43**	3.22
	DA → TRS	0.16	1.37
	S & P → TRS	0.64**	80.1
	PP → PPS	0.19*	1.89
	SPS → PPS	0.75**	9.85
	WA → PPS.	0.26**	2.72
R <sup>2</sup> of Navigation Experience = 0.49 Attitude to web = 0.55 Purchase intention = 0.45		Stone-Geisser Q <sup>2</sup> (Navigation experience) = 0.28 Q <sup>2</sup> (Attitude to the web) = 0.35 Q <sup>2</sup> (Purchase intention) = 0.25	
*P<0.50 ** P<0.01.			

The results related to online transaction services like information available in the website which causes the improvement in the attitude to web customer's experience in navigation while making online transaction are summarized in the figur-1. The results indicated the  $\beta$ -values of attitude to web which is 0.13 and  $p$ -value is less than 0.05 and  $\beta$ -value of navigation experience of the customers is 0.27 and  $p$ -value is less than 0.05. on the basis of these results we H1 and H3 are accepted.

The pre-purchase services has the  $\beta$ -value 0.07 and its  $p$ -value is greater than 0.05 which means that it is not directly affected the consumers attitude towards web. But has the indirect effect through improving the navigation experience which  $\beta$ -value is 0.45 alongwith the  $p$ -value which less than 0.05 which has the significant relationship with attitude of consumers to the web with the  $\beta$ -value 0.60 and  $p$ -value less than 0.05. on the basis of these results, H4 is rejected and H5 is accepted.

The available above mentioned results shows that the role of difference services related to online transaction have not equal effects on making online transactions. These results show that transaction related services, privacy statement, security features, billing and payment methods play a significant role in making online transaction but delivery related information has the less important role.

Pre-purchase related services like support services in product searching and evaluation has the significant effects than product pricing and web appearance if all the effects are significant and positive.

The results described that attitude to web has a significant relationship with purchase intention as the  $\beta$ -value is equal to 0.69 and  $p$ -value is less than 0.05. These results provide the grounds in accepting the H6.

### **Managerial Implications and Conclusions**

This research is an effort to highlight the e-service level importance before making a transaction in an online system. These results of this research are limited to its sample size and industry undertaken for analysis.

Four major results can be highlighted. Firstly, it is analyzed that transaction related services like mechanism of billing and payment and security and privacy and services related to pre-purchase like pricing of products, support in product search and its evaluation and website appearance both are the determining factors of navigation experience. These results validate the results of the previous studies (Szymanski & Hise, 2000; Hoekstra et al., 2015). These services levels are positively related to the navigation experience and has a positive impact on it (Hoekstra et al., 2015; Tamimi et al., 2005).

Secondly, formative configuration of pre-purchase and transactional services provides valuable information. Hung et al., 2014 stated that it is much important for the companies to customize their webpages with adequate services level according to the customers that what they want.

Third, services related to transactions have the positive and significant relationship with attitude to the web. Antagonistically, the significant relationship between services related pre-purchase and attitude to the web can be elucidated through indirect effects between these two concepts. The results of these effects can differ from country to country (Ha & Janda, 2014). The analyzed results of information, attitude to the website and purchase intentions are taken from Pakistan. Due to the country differences, all the relations cannot be supported and researchers unable to get the suitable results.

Finally, the attitude to the web is positively related to the purchase intention and has significant impact on it. These results are consistent with the results of Visinescu et al., (2015) which have proven the relationship of navigation experience, attitude to the web and purchase intention by using 3D environments of the websites.

Based upon the above mentioned results, the following managerial implications may be drawn. First, it is mandatory for companies to put more attention and must think before start other themes. In this competitive era of business, the business experts and academic put more efforts on loyalty and relational strategies and take them as a unique way for the sustainable competitive advantage. It is very important to the companies to put more efforts on the early stages of the customer related services which they offer. Peng et al., (2015) highlighted the need of good level of e-services.

It is much important for the companies to spend more capital and resource to know about the requirements of their customers due to the increasing number of web-services and diversity of the consumers requirements and to select and customize their services models in order to satisfy their customers' needs (Brohman et al., 2015).

Second, it is much important for the companies after analyzing the sample that they must consider all the aspects of e-services as important for the customers' experience. Neglecting any one of them can change the customers' perceptions and affect the behaviours of the customers in future. Hence, transactional related services, statements of security and privacy and mechanisms of billing and payment more important role than delivery arrangement information which is positive and non-significant relationship. Pre-purchase related services has positively related to the support of the product search and evaluation and stronger impact on it than product pricing and web appearance while all the relationships are positive and significant.

Finally, companies and web designers related to the analyzed industry must focus on the navigation experience which positively and significantly affect the attitude to the web and these attitudes affect the purchase intentions. Consequently, companies must provide the appropriate website experience to their customers which satisfy their experience and provide such ways to obtain the positive attitude towards their websites and positive information to buy a product through their website. Due to this, companies should design an appropriate website where carefully analyze both appearance and contents. Customers services must be the part of the website during design phase which are necessary before making a transaction.

In sum, it is not possible for the companies to improve consumer attitude directly through pre-purchase services in the companies where budget are limited and in those companies which are mature and doing business in competitive environment and also fragmented into numerous small and medium sized companies but it can be improved indirectly by improving navigation experience and services related to transactions should be the vital part of the pre-purchase services in the industry understudy. But these results and managerial implications may different in the other industries. The limitation of this study is the fact that the main concentration of this study is electronics industry which is very mature. The conclusions of this study cannot be generalized to the other industries with other variables.

It is also noticed that some facets related to experience of shopping varies product to product. (Zeithaml et al., 2002). Therefore, the future researchers can conduct researches on other product categories to compare their results with this research and more important, online shoppers show different attitude towards online shopping which is not homogenous. Whereas, there is an ambiguity found in the role of services which play in the purchase process online, other customers' segments may be analyzed to test the effects of the services play in every segment.

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