
Investigating The Moderating Role Of Switching Cost In The Relationship Of E-Service Quality, Perceived Customer Value, Satisfaction And Loyalty Towards Online Travel Agencies

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The intense and close competition in online market makes the customers switch from one service provider to another service provider easily. The purpose of this study to examine the moderating effect of switching costs on relationship of e-service quality, perceived customer value, customer satisfaction and loyalty towards the online travel agencies. To fulfill this purpose, a conceptual model based on literature review is proposed and hypotheses were tested using Hayes regression analysis. The switching costs were found to moderate the relationship between the e-service quality and customer loyalty as well as between customer satisfaction and customer loyalty. However, the moderating effect of switching costs on relationship between perceived customer value and customer loyalty was not found significant. This research contributes to online service marketing by adding empirical evidence of the role played by switching cost to retain customer with online travel agencies.

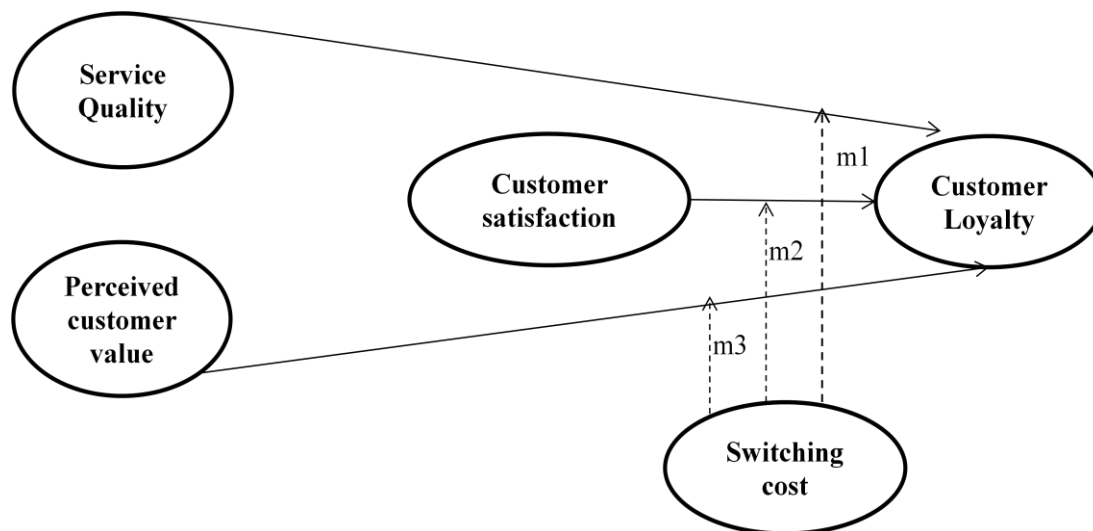
Key words: *Electronic service quality, Perceived customer value, Satisfaction, Loyalty, Switching costs, moderating variable, online travel agencies*

Introduction

Owing to the rapid growth in the internet and information technology all over the world, many service sectors transformed their services from the traditional services to electronic means. The online service providers provide a large amount of information on their website so that the potential customers can get as much knowledge about their products and services. Previous studies have indicated strong interactions of e-service quality, e-satisfaction and e-loyalty for customer retention in various service sectors. Jones and Sasser (1995) mentioned switching costs as one factor that determines the competitiveness of market environment, since high switching costs discourage the customer to change from a current service provider to competitor, thereby yielding less incentive for firms to compete actively. Previous researches have proved that in service community, if switching cost is high, customer tend to be loyal even if they are dissatisfied with the product. Similarly, satisfied customers will tend to be disloyal if switching costs is low and it will be easy for a customer to change providers. Edward and Sahadev (2011) found that switching costs act as a mediating variable in the interrelationships between perceived value, perceived service quality, customer satisfaction, and customer retention in mobile service in India. Although the impact of switching costs as a moderating variable on the relationship of customer value, satisfaction and loyalty has been studied (Fornell, 1992; Lee et al., 2005; Neal, 1999; Yang and Peterson, 2004), no empirical research has been conducted to examine the relationship of service quality, perceived customer value, customer satisfaction, customer loyalty and switching cost in a single framework in electronic retailing. This study is an attempt to fill this gap by investigating the moderating role of the switching cost on the relationship of service quality, perceived customer value, customer satisfaction and customer loyalty towards online travel industry.

CONCEPTUAL FRAMEWORK AND HYPOTHESES

Based on the literature review, the conceptual framework has been generated to guide this study. This conceptual model was used to develop three hypotheses to examine the moderating effects of switching costs on the association of e-service quality, perceived customer value, customer satisfaction and customer loyalty.



Note: Moderating effect ----- Direct effect ———

Loyalty

In general, loyalty is a commitment to a specific brand, website, or online service provider despite the availability of alternate options (Shankar, Smith, & Rangaswamy, 2003). In turn, e-Loyalty is often represented as repeat purchase intentions toward a specific website or return visits to a website (Cyr & Bonnani, 2005; Cyr, Bonnani, & Ilsever, 2005). Even though the retention of loyal customers is expensive and difficult to achieve, research shows that the benefits still outweigh the effort (Wood and Heerden, 2007). Loyal customers are less price sensitive (Reichheld & Sasser, 1990) and will pay regular prices (Reichheld & Scheffer, 2000) or accept premium prices (Reichheld & Sasser, 1990; Reichheld & Scheffer, 2000). Gremler (1995) suggested that both attitudinal and behavioural dimensions needed to be incorporated in measuring loyalty. In the present study, loyalty is conceptualized as a behavioural construct adopted by Zeithaml, Berry, and Parasuraman (1996).

E- Service quality

The concept of e-service quality is derived from the concept of quality of traditional services. As defined by Zeithaml, Parasuraman, and Malhotra (2005), service quality for e-tailing is “the extent to which a Web site facilitates efficient and effective shopping, purchasing and delivery”. In essence, the Web site must have features that provide e-service and information that create value for the customer leading to site loyalty. E-service quality can be defined as overall customer evaluations and judgments regarding the excellence and quality of e-service delivery in the virtual marketplace (Lee et al., 2005).

Perceived customer value : According to Sweeney et al. (2001), Ulaga & Chacour (2001) perceived customer value is the consumer’s overall assessment of the utility of a product based on perception of what is received and what is given. In other words perceived customer value is the difference between the prospective customer’s evaluation of all the benefits and all the costs of an offering and

the perceived alternatives. Where perceived costs include monetary payments and non monetary sacrifices such as time consumption, energy consumption, and stress experienced by consumers and benefits include economic ,emotional ,social and relationship benefit. Dodds et al. (1991) further defined customer value as tradeoff between perception of quality and sacrifice made by customer. Customers are inclined to feel equitably treated if they perceive that the ratio of their outcome to inputs is comparable to the ratio of outcome to inputs experienced by the company (Oliver & DeSarbo, 1988). Customers often measure a company's ratio of outcome to inputs by making comparisons with its competitors' offerings.

Satisfaction

The growing importance of the online commerce resulted in an increasing number of research studies focused on online customer satisfaction. Oliver (1980) defines that "Customer satisfaction is a summary psychological state when the emotions surrounding disconfirmed expectations are coupled with the consumer's prior feelings about consumption experience". Research has shown that customer satisfaction also has a significant affective component, which is created through repeated product or service usage (Oliver, 1999). This research has considered satisfaction as defined by Anderson and Srinivasan (2003) in online context as the contentment of customer with respect to his or her prior purchasing experience with a given electronic website.

The Moderating Role of Switching Costs

Switching cost

Switching Cost can be defined as the costs (both monetary and non-monetary) involved in changing from one supplier to the other (Heide and Weiss, 1995). Switching Cost is also consumer specific and its nature varies depending upon the industry structure and product characteristics (Shy, 2002; Gummesson, 1996). According to Dick and Basu (1994) switching costs include not only those that can be measured in monetary terms, but may also pertain to time and psychological effort involved in facing the uncertainty in dealing with a new service provider. If switching Cost is high, it may completely discourage the customers from switching to other provider and retain them with their current service provider. Switching cost in online travel can be measured in terms of incentives, loyalty programs, innovative offers and discounts.

Hauser et al. (1994) also pointed out that consumers become less sensitive to satisfaction level as switching costs increase. Switching costs play a crucial role by making it costly for customers to change service providers (Fornell, 1992). Aydin et al. (2005) noted that perceived switching cost had a moderate effect on the relationship between the customer satisfaction and loyalty, and trust and loyalty. The effect of customer satisfaction on loyalty in customers is less, when the switching cost is perceived to be high rather than low. The research conducted by Anderson and Sullivan (1993) in airlines and the banking industry revealed that switching costs has a significant moderating effect on customer loyalty through satisfaction. Wong (2011) in his study found that switching costs play a significant moderating effect on the customer satisfaction-retention link only for the segment of basic Internet banking users. Yang and Peterson (2004) found that the moderating effects of switching costs on customer value and loyalty link and perceived satisfaction and customer loyalty link do exist when customer satisfaction or perceived value level is above average. In the Internet market, as competition is just a click away, customers appear to face only minimal barriers to switching product or services providers (Yang and Peterson, 2004). To test the impact of switching cost to retain customers in online market following hypotheses were proposed:

H01 : Switching costs do not moderate the relationship between service quality and customer loyalty.

H02 : Switching costs do not moderate the relationship between perceived customer value and customer loyalty.

H03: Switching costs do not moderate the relationship between customer satisfaction and customer loyalty.

Research Methodology**Questionnaire design**

The questionnaire was designed as a survey instrument, including all constructs of the proposed model to investigate the hypotheses. The survey questionnaire has five parts. Part one deals with the measurement of e-Service quality using nine dimensions adapted from Ho and Lee (2007); Yang and Peterson (2004); Bernardo and Marimon (2012) and Park and Gretzel(2008) to fit the online travel agencies' websites context. Part two deals with the measurement of perceived customer value. Five items have been included in it which was adapted from Dodds et al. (1991), Part three deals with the measurement of customer satisfaction using five items adapted from Anderson and Srinivasan (2003). Part four deals with the measurement of switching Costs using 14 items adapted from Ghazali et al.(2011) and part five deals with Customer loyalty using five items adapted from Parasuraman et al. (2005). Respondents were asked to indicate their level agreement with each item in the first five sections on a five-point Likert scale where 1 represented "strongly disagree" and 5 represented "strongly agree". Finally, Part six collects the respondents' demographic details including age, marital status, salary, purchase experience, and so on, via a categorical scale.

Sample selection and data collection

The data was collected from 123 respondents through convenience sampling method from the people working with the IT companies those had used OTAs web sites in the past twelve months from Bangalore(India). The criterion for the inclusion in the sample was their familiarity with and usage level of online travel agencies web sites. The sample consisted of 75 males and 48 females. The respondents were asked to express their opinion to their perceptions of about the constructs of e-SQ, perceived customer value, switching cost and e-loyalty related behavioral intentions based on their experience with OTAs website and their service providers.

Statistical Analysis

The theoretical model proposed in study was tested using Hayes regression approach using the Statistical Package for the Social Sciences (SPSS) for Windows Version 20.

Descriptive Statistics**Table 1**

| Construct | count | Minimum | Maximum | Mean | Median | Std. Deviation |
|-----------------|-------|---------|---------|------|--------|----------------|
| Quality | 123 | 1.00 | 5.00 | 3.49 | 3.42 | 0.57 |
| Perceived value | 123 | 1.00 | 5.00 | 3.50 | 3.40 | 0.61 |
| Switching cost | 123 | 1.00 | 4.36 | 3.14 | 3.07 | 0.59 |
| Satisfaction | 123 | 1.67 | 4.50 | 3.44 | 3.33 | 0.47 |
| Loyalty | 123 | 1.00 | 5.00 | 3.59 | 3.60 | 0.66 |

For calculation of switching cost (in the form of categorical) as a moderator, median is considered, below median labeled as Low Switching cost and above median is labeled as High switch cost. All the constructs mean is ranged between 3.07 to 3.60 and standard deviation is ranged between .47 to .66.

Table II Correlation Matrix

| Statistics=Pearson Correlation | | | | | |
|--------------------------------|-----|-----------------|----------------|--------------|---------|
| | QUA | Perceived value | Switching cost | Satisfaction | Loyalty |
| E- service quality | 1 | .740** | .435** | .755** | .720** |
| Perceived customer value | | 1 | .400** | .690** | .602** |
| Switching cost | | | 1 | .416** | .342** |
| Satisfaction | | | | 1 | .742** |
| Loyalty | | | | | 1 |

* $<.05$, ** $<.01$ **Table III Statistical Model 1**

| Model # | Predictors (X) | Moderator (M) (categorical) | Outcome (Y) |
|---------|-------------------|--------------------------------|-------------|
| 1 | e-service quality | Switching cost | Loyalty |
| 2 | Satisfaction | Switching cost | Loyalty |
| 3 | Perceived value | Switching cost | Loyalty |

Table IV Model 1

| Model Summary | | | | | | |
|---------------|-------|---------|--------|----------|-------|--|
| R | R-sq | F | df1 | df2 | p | |
| .7426 | .5515 | 69.5845 | 3.0000 | 114.0000 | .0000 | |

Table IV shows that e-service quality is enacted as predictor variable, Loyalty is enacted as outcome variable, Switching cost enacted as Moderator variable.

Table V

| Model 1 | | | | | | |
|----------|--------|-------|---------|-------|--------|--------|
| | coeff | se | t | p | LLCI | ULCI |
| constant | 3.6250 | .0450 | 80.5837 | .0000 | 3.5359 | 3.7141 |
| SWTC | .0643 | .0903 | .7118 | .4781 | -.1147 | .2433 |
| ESQUA1 | .8017 | .0632 | 12.6928 | .0000 | .6766 | .9268 |
| Int | -.3193 | .1264 | -2.5255 | .0129 | -.5698 | -.0688 |

From the Table V, it is understood, that, independently switching cost is not significant, but e-service quality is significant on Loyalty and interaction between Switching cost and e-service quality are regressed on Loyalty, the coefficient value is -.3193 (.1264) and t value is > 1.96 , since p value is $<.05$ and both LLCI and ULCI are same sign. This interaction effect shows that switching cost acted as moderating variable between e-service quality and Loyalty.

Table VI Conditional effect of X on Y at values of the moderator(s)

| | Conditional effect of X on Y at values of the moderator(s) | | | | | | |
|-------------|--|--------|-------|---------|-------|-------|--------|
| | SWTR | Effect | se | t | p | LLCI | ULCI |
| Low switch | -.5169 | .9668 | .0914 | 10.5793 | .0000 | .7857 | 1.1478 |
| High switch | .4831 | .6474 | .0874 | 7.4088 | .0000 | .4743 | .8205 |

Table VI showed conditional effect of e-service quality on Loyalty is significant at the value of moderator in both case of Low and High switch cost.

Table VII Model 2

| Model Summary | | | | | |
|---------------|-------|---------|--------|----------|-------|
| R | R-sq | F | df1 | df2 | p |
| .7506 | .5634 | 40.5445 | 3.0000 | 114.0000 | .0000 |

Table VII shows that satisfaction is enacted as predictor variable, Loyalty is enacted as outcome variable, Switching cost enacted as Moderator variables.

Table VIII

| Model | | | | | | |
|----------|--------|-------|---------|-------|--------|--------|
| | coeff | se | t | p | LLCI | ULCI |
| constant | 3.6281 | .0423 | 85.7423 | .0000 | 3.5443 | 3.7120 |
| SWTC | .0289 | .0850 | .3394 | .7349 | -.1396 | .1973 |
| SAT | 1.0175 | .0963 | 10.5692 | .0000 | .8268 | 1.2082 |
| Int | -.4010 | .1929 | -2.0790 | .0399 | -.7830 | -.0189 |

From the Table VIII, satisfaction has significant positive effect on Loyalty and interaction between Switching cost and satisfaction is regressed on Loyalty, the coefficient value is -.4010(.1929) and t value is > 1.96, since p value is <.05 and both LLCI and ULCI are same sign. This interaction effect shows that switching cost acted as moderating variable between satisfaction and Loyalty.

Table IX Conditional effect of X on Y at values of the moderator(s)

| | Conditional effect of X on Y at values of the moderator(s) | | | | | | |
|-------------|--|--------|-------|---------|-------|-------|--------|
| | SWTR | Effect | se | t | p | LLCI | ULCI |
| Low switch | -.5169 | .9668 | .0914 | 10.5793 | .0000 | .7857 | 1.1478 |
| High switch | .4831 | .6474 | .0874 | 7.4088 | .0000 | .4743 | .8205 |

Table IX showed conditional effect of satisfaction on Loyalty is significant at the value of moderator in both case of Low and High switch cost.

Table X Model 3

| Model Summary | | | | | |
|---------------|-------|---------|--------|----------|-------|
| R | R-sq | F | df1 | df2 | p |
| .6240 | .3893 | 15.7838 | 3.0000 | 114.0000 | .0000 |

Table X shows that perceived customer value is enacted as predictor variable, Loyalty is enacted as outcome variable, Switching cost enacted as Moderator variable.

Table XI

| Model | | | | | | |
|----------|--------|-------|---------|-------|--------|--------|
| | coeff | se | t | p | LLCI | ULCI |
| constant | 3.6296 | .0539 | 67.2907 | .0000 | 3.5227 | 3.7364 |
| SWTR | .1342 | .1082 | 1.2403 | .2174 | -.0801 | .3485 |
| PCV | .5720 | .1049 | 5.4516 | .0000 | .3641 | .7799 |
| Int | -.3623 | .2098 | -1.7269 | .0869 | -.7778 | .0533 |

From the Table XI, it is understood, that, independently switching cost is not significant, but perceived customer value showed significant positive impact on Loyalty and interaction effect of switching cost and perceived customer value is not significant on Loyalty, the coefficient value is -.3623 (.2098) and t value is > 1.96, since p value is >.05 and both LLCI and ULCI did not have same sign. This interaction effect shows that switching cost did not act as moderating variable between perceived customer value and Loyalty.

Table XII

| | Conditional effect of X on Y at values of the moderator(s) | | | | | | |
|-------------|--|--------|-------|--------|-------|-------|--------|
| | SWTR | Effect | se | t | p | LLCI | ULCI |
| Low switch | -.5169 | .7593 | .1487 | 5.1045 | .000 | .4646 | 1.0539 |
| High switch | .4831 | .3970 | .1479 | 2.6842 | .0084 | .1040 | .6900 |

Table XII showed conditional effect of perceived customer value on Loyalty is significant at the Low switching cost but not at high switching cost.

Discussion and managerial implication

In lines with earlier literature, the study revealed that e-service quality, perceived customer value, customer satisfaction are key drivers for retaining the customers.(Yang et al.,2004;Edward et al.,2011).Findings of the study revealed that the moderating effect of switching costs on the relationship between e-service quality and customer loyalty as well as between customer satisfaction and customer loyalty is significant. With regard to H03, the moderating effect of switching costs on relation between perceived customer value and customer loyalty is not found significant. The previous theoretical work has proved that customer loyalty directly influences profitability (Reichheld, 2003). Due to intense and close competition in online market, customer is tending to switch from one service provider to another service provider easily. This study further strengthens the perception that even in online market a due consideration should be given to the switching cost to retain the customers. From managerial perspective, this study suggest online travel agencies to embrace various anti-switching barriers to increase the switching cost of their website to retain their customers. The online travel agencies should frame their strategies by enhancing switching costs in terms of providing discounts points, better customer relationship etc. to retain the existing customer base.

Limitations of the research

As the data were collected from people working in IT companies using online travel agencies website, we suggest the replication of this study in other sectors as well as on different set of people will help to test the generability of the findings. Second limitation of the study is selected sample is small in size which can be increased in further studies.

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