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Shopping online and off-line? Complementary service quality and image congruence

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ABSTRACT

The purposes of this article are to examine the influence of complementary service quality on trust in the retailer, and use schema theory to explain how image congruence moderates the relationship between trust and the intention to make a recommendation. Structure equation modeling was employed to verify and validate the research model. The outcomes show the main influencing factors were identified as complementary service quality, trust, and image congruence. Complementary service quality has consistently been a major factor in measuring performance. The moderating effect of image congruence on customer trust in the retailer and intention recommend has been determined to be positive. The research results provide insight into how providing service quality enhances consumers' trust in the retailer. The retailer should consider service quality a priority to attract customers, and strive to create image congruence in their multi-channeled branding.

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1. Introduction

The International Monetary Fund (IMF, <http://www.imf.org/external/index.htm>) predicted that Mongolia's economy would grow 17.7% yearly until 2016. During that time, both online and off-line retail in Mongolia advanced substantially. Consumers there were soon able to engage in both online and off-line shopping. However, to date, the reason behind a consumer's decision to engage in both online and off-line shopping with the same retailer has not been fully investigated. This study explores this topic.

Regardless of whether purchases are made online or off-line (in an actual, physical store), consumers expect the products to be both of high quality and sold at a low price. However, the characteristic differences between online and off-line shopping render consumers unable to measure product quality. For example, when purchasing cloth and apparel, consumers who are purchasing online are unable to touch and feel the real products. When this occurs, retailers who are able to simultaneously offer the same products in actual stores for consumers to visit can increase consumer trust. We assert that online and off-line environments

demonstrate complementary service quality. In addition, information interpretation requires that consumers understand the conceptual schema of all units. The tacit knowledge (beliefs, viewpoints, and schemata) consists of individual frames of reference or the cognitive infrastructure. Having a shared schema (image) helps consumers understand the knowledge embedded in an asset. Such shared beliefs and interpretations are the schema (Lee, Chung, & Lee, 2011). In this paper, we apply this to the online and off-line company image and examine whether image congruence moderates the effect of trust on the intention to recommend the retailer to others.

Multichannel system, like complimentary online and off-line shopping, not only facilitate transactions but also provide customers with more positive purchase experiences than do other systems (Kwon & Lennon, 2009; Slack, Rowley, & Coles, 2008; Wu & Chang, 2016). Chang and Chin (2011) apply the theory of reasoned action (TRA) and the theory of planned behavior (TPB) to predict which factors determine consumers' intentions to complain when they meet an online or off-line service failure. However, multichannel trading procedures vary widely. Moreover, customer feedback helps companies improve service and benefits to customers through various channels (Teo & Liu, 2007). These consumers typically exhibit a general trust in the products, and varying degrees of trust based on the value of the channel with which they are associated. However, degree of trust is affected negatively when

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inconsistent information is transmitted to customers through these diversified channels (Bart, Shankar, Sultan, & Urban, 2005; Lien, Wen, Huang, & Wu, 2015).

The goals of this study are as follows: (1) to examine the influence of complementary service quality on trust in a retailer providing online and off-line services (2) to examine how image congruence moderates the relationship between trust and the intention to make a recommendation.

2. Literature review and research hypotheses

2.1. Complementary service quality and trust

Service quality has always been a major factor for the success of e-commerce (Chiou & Droge, 2006). Bateson and Hoffman (2002) suggest that cognitive formation of service quality is the customer's overall long-term assessment of a service provider's performance. However, few articles even mention online and off-line complementary service quality. We argue that having multi-channels provides the means for complementary services. Services offered in addition to any business's core service assist the customer in using that service. Complementary products and services are those that have an indirect impact on the utility a buyer receives from an offering. What is important is the total solution buyers expect when they choose a product or service. To assess complementary service quality perceptions at time of purchase, we refer to the integrated hierarchical model proposed by Brady and Cronin (2001) in which overall complementary service quality is based on the evaluation of three dimensions of a service encounter: the quality of the complementary interaction, the quality of the physical environment, and the quality of the outcome.

Complementary interaction quality is the functional quality of the customer–employee interaction. The interpersonal interactions in a high-contact service, such as the complementary service that attends a purchase, substantially influence service quality perceptions (Hartline & Ferrell, 1996). The physical environment of the complementary service (e.g., ambient conditions, space, and function) plays a key role in shaping customers' service experiences (Simeh, Nasiru, & Tawiah, 2011). Physical environment quality is used to measure the influence of the physical environment on customer service evaluations (Bitner, 1992). Complementary outcome quality is a technical quality referring to the relevant features customers evaluate after service delivery (Brady & Cronin, 2001). Grönroos (1984) suggests that quality is the result of a comparison of the perceived against the expected performance, and identifies two expected service quality dimensions: functional quality and technical quality. Together, functional quality and technical quality define customers' perceptions of the interactions that take place during service delivery.

Previous studies have determined that complementary service quality positively influences trust (Chiou & Droge, 2006; Cho & Hu, 2009) and exhibits an indirect, positive effect on trust mediated by satisfaction (Alrubaiee & Alkaa'ida, 2011). In a study of high-involvement, high-service, luxury products, Chiou and Droge (2006) observed that interactive service quality exhibits a significant positive effect on trust. Cho and Hu (2009) also ascertained that the service quality offered by a loan officer positively affects consumers' trust towards the financial institution. Etzion and Pang (2014) modeled the competition between two firms selling the same product when each firm differentiated their offer by their complementary online service to their customers. They found that when the service exhibits network effects, a firm's decision whether or not to offer the service depends on both the competitor's decision and the competitor's service quality.

The concept of trust is crucial because it affects a number of

factors essential to online transactions. Trust can be seen as a belief, confidence, sentiment, or expectation about an exchange partner's intention and/or likely behavior. It is posited to be directly related to consumer attitudes toward purchasing from a vendor and these purchasing attitudes are, in turn, indirectly related to the consumers' willingness to buy (Teo & Liu, 2007). Hence, the role of trust in social exchange relations has been a subject of interest to researchers. Previous studies have found that service quality positively influences trust (Lien et al., 2015; Wu, Chen, & Chung, 2010). When the degree of familiarity between people and transaction security mechanisms is insufficient, trust helps reduce uncertainty. A study on service environment by Harris and Goode (2010) revealed that consumers' interpretations of online environments exert a positive influence on trust. Alrubaiee and Alkaa'ida (2011) surveyed retail consumers and determined that their perceived service quality positively and directly influences trust and also exhibits an indirect positive effect on trust mediated by satisfaction. Based on these findings, we argue that in retail business, complementary service quality positively affects consumers' trust in the retailer. We hypothesize that:

H1. Complementary service quality (H1a: complementary interaction quality, H1b: complementary physical environment quality, H1c: complementary outcome quality) will exhibit a positive influence on consumers' trust in the retailer.

2.2. Trust and the intention to make a recommendation

Sichtmann (2007) indicated that the more consumers trust a company's products or services, the more likely they are to recommend the company to others. Gremler, Gwinner, and Brown (2001) determined that trust exhibits a positive effect on making a recommendation. Unlike purchasers of other services, online consumers are more likely to rely on the recommendations of others when choosing services. Because online services are newer and less well-known, more intangible and harder to evaluate, online consumers are more likely to seek recommendation information from experienced consumers before they purchase. Consumers are more likely to rely on others recommendations of the new services (Murray, 1991). If a consumer trusts a retailer and would like to recommend the retailer's online store to friends, it implies that consumer's trust has been transferred to the online retailer. From the retailer's perspective, the sharing of a consumer's positive experience with friends or other consumers contributes to an increase in new and potential consumers (Bendapudi & Berry, 1997; MacStravic, 1994). Therefore, we hypothesize the following:

H2. A consumer's trust in the retailer positively affects the intention to recommend.

2.3. Moderating effect of image congruence

The influence of image on consumer behavior has been well documented (Dobni & Zinkhan, 1990). Image provides a critical cue for customer perceptions of products, brands, salespeople, and stores. Through image, consumers perceive a brand as a symbol and form quick summary information about the brand's quality and other related characteristics (Solomon, 1983). Lin (2007) proposed that, to sustain a successful virtual community, attention must be paid to enhancing both online and off-line interactions, including content management, specific sets of web site functions and off-line communication.

Kotler and Keller (2006) argued that branding, the image of a retailer as perceived by the public, is the sum of public beliefs,

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