SERVICE QUALITY AMONG ONLINE SELLERS IN ILOILO CITY DURING COVID-19 PANDEMIC

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ABSTRACT

The study aimed to determine the level of service quality of online sellers in Iloilo City during the COVID-19 pandemic for the year 2022. Descriptive research design was used to describe service quality of online sellers in Iloilo City. Non-probability selection technique known as purposive sampling was used in order to come up with 100 active online shoppers as the respondents. Instrument used in collecting the data was a researcher-made questionnaire. Statistical tools used were percentage, mean, standard deviation, Mann-Whitney U Test, and Kruskal-Wallis Test. Results showed that the service quality of online sellers in Iloilo City is outstanding in the business industry. There are no significant differences in the service quality of online sellers in terms of reliability, responsiveness, assurance, and empathy when respondents are taken as an entire group and when classified according to their age, sex, educational attainment, gross monthly income, and location.

Keywords: Service Quality, Online Sellers, Online Shoppers

INTRODUCTION

Background of the Study

The coronavirus crisis caused exponential changes across the globe. Due to constrained face-to-face social dealings, consumers resorted to online shopping thus e-commerce has taken the stage in the business industry as the "new normal" began. The pandemic propelled the growth of online entrepreneurship for it is the most convenient marketplace for both sellers and buyers. The wide availability of goods and commodities that traditional stores fail to offer due to scarcity in supply forged the online market as a valuable alternative. E-commerce companies and analysts observed that the trend of online shopping has escalated and is expected to continue even in the post-pandemic era. Drastic improvements in different web developments, mobile applications, and the internet made online shopping a trend in the Philippines. It provided aid and solution to the challenges that the COVID-19 pandemic brought to the world (United Nations Conference on Trade and Development, 2020).

According to the study by Stratista (2021), the Philippines was ranked as the third among places that grow drastically in the field of e-commerce, outlasting the other countries in the neighborhood of Southeast Asia. Moreover, the study found that Filipinos are inclined to purchase online due to the ease of not needing to go outside and wait in a queue (58%), reasonable prices (47%), and great deals (46%).

Dan Wolbert a Visa's country manager, noted that as a transition in this new reality, Filipinos have now become increasingly digitized, and the COVID-19 crisis has compelled them to do so. According to the survey that Visa conducted on consumers from 40 countries, including the Philippines, 73% of Filipino consumers said that they would continue to shop online (Visa, 2021).

However, manilastandard.net (2021) reported that the Department of Trade and Industry said deceptive and unfair online transactions rose by more than 500 % during the pandemic as more Filipinos turned to e-commerce amid the lockdowns, a total of 15,967 complaints for online transactions were logged by DTI in 2020, 549.86 % higher than the 2019 record of 2,457 complaints. Also, DTI Assistant Secretary for Consumer Protection Group Ann Cabochan said online transactions done through social media are also posing problems for Filipino consumers (manilastandard.net, 2021). If these issues continue to occur, the impact on online sellers may be consequential in the long run. Still, Department of Trade and Industry (DTI) is eyeing to grow the number of local e-commerce enterprises from 750,000 to 1 million by 2022, but, faces new challenges in the form of providing support to improve customer experiences (The Manila Times, 2022).

Furthermore, this gap between the customer and the online seller impacts the service quality on the side of customer service delivery.

The purpose of this research was to describe the customer experiences given by online sellers from the perspectives of the online shoppers in Iloilo City during the COVID-19 pandemic. The researchers employed a quantitative approach to acquire knowledge to determine the service quality of online sellers in Iloilo City.

Objectives

This study aimed to determine the level of service quality of online sellers in Iloilo City during the COVID-19 pandemic in the year 2022.

Specifically, the study:

1. described the demographic profile of the respondents in terms of age, sex, educational attainment, gross monthly income, and location;

2. described the service quality of online sellers in terms of reliability, responsiveness, assurance, and empathy when respondents are taken as an entire group and when classified according to their age, sex, educational attainment, gross monthly income, and location; and

3. determined the significant differences in the service quality of online sellers in terms of reliability, responsiveness, assurance, and empathy when respondents are classified according to their age, sex, educational attainment, gross monthly income, and location.

Hypothesis

In accordance with the above objectives, the researchers formulated the null hypothesis:

There are no significant differences in the service quality of online sellers in terms of reliability, responsiveness, assurance, and empathy when respondents are taken as an entire group and when classified according to their age, sex, educational attainment, gross monthly income, and location.

Theoretical Framework

Collier, D. A., Evans, J. R., & Lindsay, W. (2020) emphasized that customer segmentation might be based on geography, demographic factors, ways in which products are used, volumes, or expected levels of service. Sánchez-Pérez, M. et al. (2007) agreed that customer segments are identified as a function of perceived quality and profiles are established for each segment and the study proves that service quality is a useful tool for segmentation in public services. Research results observed that online shoppers are mostly male, well educated, young, professionals and have an above average disposable household income. However, marital status had no significant effect, except in categories like hardware and technology. The results from this study will be useful for researchers and marketers to appropriately segment, target and position their business for maximum output (Kalia, P., 2016)

Chingang Nde, D., & Lukong, P. (2010) cited the SERVQUAL model that represents service quality as the discrepancy between a customer's expectations of service offering and the customer's perceptions of the service received from Parasuraman et al. (1985). They highlighted the dimensions that mainly focus on the human aspects of service delivery include: reliability, means ability to perform the promised service dependably and accurately; responsiveness, means willingness to help customers and provide prompt service; assurance indicates knowledge and courtesy of employees and their ability to inspire trust confidence; and empathy refers to caring, individualized attention the firm provide its customers from Parasuraman et al. (1988). The study recommended that the SERVQUAL model is a good scale to use when measuring service quality in various specific industries but that it is appropriate to choose the most important dimensions of this model that fit to that particular service being measured in order to assure reliable and valid results (Chingang Nde, D., & Lukong, P., 2010).

Conceptual Framework

The paradigm illustrates the conceptual framework. It shows the relationship between the independent variables (profile of online shoppers as respondents such as age, sex, educational attainment, gross monthly income, and location) and the dependent variables (the dimensions of service quality primarily concerned with the human side of service delivery such as reliability, responsiveness, assurance, and empathy).
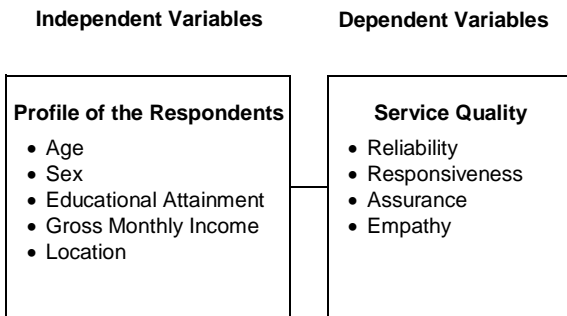
Independent Variables	Dependent Variables
Profile of the Respondents • Age • Sex • Educational Attainment • Gross Monthly Income • Location	**Service Quality** • Reliability • Responsiveness • Assurance • Empathy

Figure 1. Relationship between the independent and dependent variables.

Significance of the Study

The following shall benefit from the results of the study:

Online sellers. This research can assist online sellers in being more mindful of the quality of service that they deliver to their clients for them to maintain and develop their online operations.

Online shoppers. This study may guide shoppers in participating in their online shopping activities. Also, the research result may help them understand the importance of good quality service provided by the online sellers during the COVID-19 pandemic.

E-commerce companies. This study will be a useful source of data for the e-commerce companies such as Shopee and Lazada, among others, for them to be aware of the service quality of online sellers during the pandemic so that they will know what aspect of service quality they should maintain and what to further improve.

BSBA students. This study may provide them with knowledge about service quality if they are planning to start an online business during the pandemic and learn how to improve and identify opportunities and threats. It would also help them in their strategic planning to achieve their business goals.

Researchers. The present researchers have been equipped with more knowledge and a clearer understanding of the service quality of online sellers in Iloilo City.

Future Researchers. This study may be used as a reference by future researchers if their study is connected with this research topic. The research results can be used for further discussions and improvement to obtain better understanding about the service quality of online sellers.

Scope and Limitations

The purpose of this study was to determine the level of service quality of online sellers in Iloilo City. The service quality of online sellers was described in terms reliability, responsiveness, assurance, and empathy and classified according to online shoppers' age, sex, educational attainment, gross monthly income, and location.

This has been conducted within Iloilo City in the year 2022. The respondents were the 100 active online shoppers of any local e-commerce platforms in Iloilo City. In selecting the respondents, the researchers used non-probability sampling, specifically the purposive sampling with no particular formula to employ in order to calculate the number of respondents. The researchers collected the data for this study by using a questionnaire created by them and the results had been analyzed using percentage, mean, standard deviation, Mann-Whitney U Test, and Kruskal-Wallis Test. The 0.05 level of significance was used as the crucial point to reject the null hypothesis.

Definitions of Terms

For the purpose of clarification, the important terms used in the study are defined:

Age. It is used to describe how old are the online shoppers of local online sellers in Iloilo City as the respondents in this study.

Sex. It is used to describe the sexual category of the respondents being either male or female.

Educational Attainment. It is used to describe the highest education attained by the respondents.

Gross monthly income. It is the overall income the respondent receives in a month without the expenses being deducted.

Location. It refers to the respondents' profile in relation to their home address within Iloilo City.

Reliability. It refers to the fulfillment of promises of the online sellers who strive hard in order to achieve better results in their service.

Responsiveness. It pertains to the ability of the online sellers to quickly respond in addressing their customers' concerns.

Assurance. It is the means by which online sellers create trust and credibility for the customers.

*Empath*y. It refers to the capability of internet sellers to comprehend, feel, and perceive things through the customer's perspective.

Covid-19 Pandemic. It is a phenomenon that affected many businesses.

Iloilo City. It is the locale of the study.

Online sellers. It refers to the individuals who are engaged in doing online selling.

Service quality. It refers to the characteristics of the services provided by the online sellers as perceived by the customers in terms of four dimensions, namely, assurance, empathy, reliability, and responsiveness.

REVIEW OF LITERATURE/STUDIES

In this chapter, the researchers discuss various aspects related to the service quality of online sellers in Iloilo City during the COVID-19 pandemic, mainly focusing on the SERVQUAL model and its four dimensions in the human side of service delivery: reliability, responsiveness, assurance, and empathy. It also presents articles, ideas generalizations or conclusions, and research findings to provide relevant information to the researchers' present study.

Profile of Online Shoppers

Adamkolo, M. I., Hassan, M. S., & Pate, A. U. (2018) cited the results of the study of Kalia et al. (2016) that found that most online shoppers were young, and fall within the age group of 21 to 30 years old;

online product purchasers were well educated, open-minded, cosmopolitan, less-resistant to change, self-confident, and venturesome; online consumers tended to be male rather than female, and argued that women are more risk-bearing and engage in highly exploratory behaviour while purchasing online than men do; and the average monthly household disposable income of online purchasers was higher.

Women are more likely than men to consult the opinions of other customers when making purchasing decisions and that offering advice influences women's online shopping more than it does men. In fact, it is possible that men will view the lowest price as "a sport to be conquered" and "a competitive game" (Bae, S. & Lee, T., 2011).

According to Van Slyke et al. (2010), men in the IT industry are more innovative and more likely to try new things. They are more likely to shop online because of this novelty-seeking behavior, whereas risk-averse women have trust issues when it comes to online shopping. They are more likely to take friends' recommendations seriously. It implies that men have stronger online purchase intentions than their female competitors. The cause of this is that women are risk-averse (Bae, S. & Lee, T., 2011).

Multifactorial gender identity theory contends that male and female differences are due to more than just gender identity. Online settings are not an exception when it comes to gender differences. There are differences between how men and women conduct information searches and shop on the Internet, according to recent literature on information explorations (Hou, J, & Elliott, K., 2016). Economic models demonstrate that customers who buy a high-end product frequently shift consumer surplus—the gap between the "price paid" and the "ready to pay" price—to consumers who buy a low-cost deal in the same type of product. Given that it was produced for them by their higher-income peers, lower-income consumers stand to gain the most from this distribution of consumer surplus. Marketing directors have to be aware of this occurrence and take advantage of it to increase the number of low-cost products that are targeted specifically at low-income consumers (Ibrahim, A. & Mohammad, R., 2014)).

Young people, both men and women, preferably those who have experience with online shopping and who are from the middle class or above, should be the priority segment for businesses to consider for marketing, according to Bigne et al. (2005). This is because young people have had greater exposure to new technologies, and as a result, they have a more positive attitude toward innovation and change (Bigne et al., 2005).

Zhou et al. (2007) highlighted that online shopping is a relatively simple task and that explains why online shoppers are not necessarily better educated, as they found that some studies have a positive correlation between education and the time and money users spent online, while others did not. When compared to those with less education, those with a bachelor's degree or higher have a higher tendency to engage in e-commerce transactions. This is consistent with some studies that did not discover a positive relationship between education and the time and money available for online shopping (Mahmood, M. A., Bagchi, K., & Ford, T. C., 2004).).

Online sellers use roughly the same approach to achieve online sales for customers with high levels of education and those with lower levels of education, but the strategy should be carefully scrutinized for any minute variations (Mbah et al., 2019).

Understanding that the relevance of location no longer matters so long as there is internet connection (Gramling et al., 2021). As supported by Info Entrepreneurs (2009) that shoppers may see the quality of product or service as an important factor on choosing the sellers that they would continue to patronize, while their location may not be that important at all.

Service Quality

According to Subrahmanyam (2017), the notion of service should be assessed from the consumer's viewpoint since the cumulative impression of the performance by the shopper encompasses the service and the buyer conclusion is derived through a procedure, suggesting that service is established from the operation. Customers evaluate service quality by comparing the perceived service to the expected service. Service quality is an attitude and a comparison of expectation and perceived performance. This is how customers rate the quality or superiority of a product or service (Susanti, 2021).

Chingang Nde, D., & Lukong, P. (2010) cited in their literature review the SERVQUAL model dimensions which mainly focus on the human aspects of service delivery that includes responsiveness, reliability, assurance, and empathy. Service quality is a measure of how well the service level delivered matches customer expectations (Nath, A., & Zheng, L., 2004).

When it comes to the SERVQUAL model, reliability is distinguished by a particular business or seller to fulfill its commitments. In the context of the internet, reliability is characterized as a website's ability to function properly and deliver the services pledged in a timely and accurate manner (Parasuraman et al., 2005). To keep customers loyal, internet retailers' credibility and dependability are crucial. Consumers who check information about the products online before making transactions will also promote the same products twice as frequently as those who do not (Nartea et al, 2019).

Client concerns and complaints are addressed as promptly as possible by the online sellers, and this is measured by their responsiveness, just as providing good customer service, the ability to respond quickly to a client's query improves the discerned quality of service and satisfaction by the shoppers among the customer base (Paulo et al., 2019). Consumers demand internet retailers to reply quickly to their inquiries (Liao and Cheung, 2002). The relevance of perceived service quality and customer happiness has been underlined by researchers studying the responsiveness of web-based services (Yang and Jun, 2002; Zhu et al., 2002).

Dhingra et al. (2020) defined assurance in virtual space as follows: the extent to which shoppers have expressed confidence in the site's security from infiltration and that their data is safe, customer's confidence in the site's ability to conduct business with them, which is based on the site's reputation as well as the products or services it offers and the online seller's professional knowledge as well as his or her capacity to acquire consumer confidence. Website security and privacy are critical factors in determining the service quality of online retailers (Rita et al., 2019). Quality control may assist in identifying and resolving flaws in the e-commerce platform that could cause a loss (Williams, 2019).

Empathy is related to an employee's ability to grasp the client's perspective and sentiments (Hwang & Kim, 2016; Markovic et al., 2015), leading to good consumer emotions towards the service brand (Lee et al., 2011).

METHODOLOGY

Research Design

A descriptive research design was used to describe the service quality of online sellers in Iloilo City and to determine whether there are significant differences in the level of service quality of online sellers in Iloilo City when respondents are grouped together and when they are classified according to their age, sex, educational attainment, gross monthly income, and location. This research comprised both dependent and independent variables. The dependent variables were the service quality given by online sellers that shows reliability, responsiveness, assurance, and empathy, whereas the independent variable is the profile of the online shoppers which includes age, sex, educational attainment, gross monthly income, and location. The data for the study was gathered using a single instrument that was intended for a descriptive survey research design.

Respondents of the Study

The study participants comprised of 100 active online shoppers of local online sellers in Iloilo City, which is in accordance with Fraenkel and Wallen et al., (2012) that requires at least 100 participants for descriptive-survey research. The respondents must be online shoppers who buy from the online sellers or online businesses that is based only in Iloilo City and would be able to answer the questionnaire with consent. Individuals without history of buying online within Iloilo City as well as those bogus buyers that have not completed the transaction of buying online was not included. The participants in this study were picked using a non-probability selection technique known as purposive sampling, in which respondents were chosen subjectively by the researchers.

Data Gathering Instrument

A researcher-made questionnaire was used by the researchers in collecting the data. This is an instrument in research that contains a set of questions or other types of cues that are intended to collect data from a respondent (Bhat, 2020). A questionnaire is structured by the researchers and divided into two parts, the first of which is on the personal profile of the online shoppers. This included their age, sex, educational attainment, gross monthly income, and location. The second part is the online seller's assessment of providing service quality that is described by reliability, responsiveness, assurance, and empathy towards their customers.

Data Gathering Procedure

The survey questionnaire was administered using Google Form after pilot testing, instrument validation, and any necessary adjustments. The researchers created an informed consent form that was distributed to the respondents, specifically selected online shoppers in Iloilo City, during the COVID-19 pandemic. The University's Ethics Review Committee's comments and suggestions were incorporated, after which permission was sought from the professor of business research to conduct the study. Following approval, a letter was sent to the dean and research instructor requesting permission to conduct the study. The researchers had identified participants who are online shoppers based in Iloilo City during the study. Consent was obtained in a manner that ensures the anonymity and confidentiality of the data. The participants were given a brief explanation of the study's purpose. After they had read the consent form, they were given a questionnaire. After the completed questionnaires were retrieved, the researchers verified the completeness of the data and ensured its security.

Ethical Considerations

The online sellers' and online shoppers' dignity and well-being were protected at all times. The research data throughout the study remained confidential and the researchers obtained respondents' full consent to be part of the study. Lastly, the anonymity of respondents participating in the study as well as the protection of their privacy was ensured.

Data Analysis

With the use of the Google Form, the data gathered in this study were generated. The data were treated using statistical tools in this study. This study had established a .05 level of significance. Statistical Package for the Social Sciences (SPSS) was used to process the data gathered from the responses of the participants and these data were coded, tallied, and statistically interpreted using Percentage, Mean, Standard Deviation, Mann- Whitney U test, and Kruskal-Wallis Test.

RESULTS AND DISCUSSION

Profile of Respondents as to Age, Sex, Educational Attainment, Gross Monthly Income, and Location

Table 1 shows the personal data of the respondents specifically their age, sex, educational attainment, gross monthly income, and location. Among 100 respondents, 56 (56%) are 18-21 years old, 40 (40%) are 22-25 years old, and 4 (4%) are 26 years old and above. There are 37 (37%) males and 63 (63%) females. There are 2 (2%) who are elementary graduates, 53 (53%) are high school graduates, and 45 (45%) are college graduates. There are 75 (75%) who are low income earners with PHP 19,040.00 and below, 20 (20%) are considered middle income earners with PHP 19,040.00 - PHP 114,240.00, and 5 (5%) are considered high income earners with PHP 114,240.00 above. In terms of location, 9 (9%) are located in Arevalo District, 9 (9%) in City Proper, 38 (38%) in Jaro District, 18 (18%) in La Paz District, 3 (3%) in Lapuz District, 19 (19%) in Mandurriao District, and 4 (4%) in Molo District.

Table 1
Profile of the Respondents

Respondent's Profile	N	%
Age		
18-21yrs old	56	56
22-25yrs old	40	40
26yrs old and above	4	4
Sex		
Male	37	37
Female	63	63
Educational Attainment		
Elementary Graduate	2	2
High School Graduate	53	53
College Graduate	45	45
Gross Monthly Income		
Low (PHP 19,040 below)	75	75
Middle (PHP 19,040-PHP 114,240)	20	20
High (PHP 114,240 above)	5	5
Location		
Arevalo District	9	9
City Proper	9	9
Jaro District	38	38
La Paz District	18	18
Lapuz District	3	3
Mandurriao District	19	19
Molo District	4	4
Total	**100**	**100**

Service Quality of Online Sellers when taken as an entire group

Table 2 presents the service quality of online sellers when taken as a whole. The results show that reliability has the highest mean (M=4.21, SD=0.62), followed by assurance (M=4.17, SD=0.65), empathy (M=4.12, SD=78), and responsiveness which has the lowest mean (M=3.98, SD=1.38).

The results imply that among the four dimensions of service quality, reliability is the outstanding quality. On the other hand, the quality of assurance, empathy and responsiveness are considered very satisfactory.

Customers evaluate service quality by comparing the perceived service to the expected service. Service quality is an attitude and a comparison of expectation and perceived performance. This is how customers rate the quality or superiority of a product or service (Susanti, 2021).

Table 2
Service Quality of Online Sellers when Taken as an Entire Group

Service Quality	Mean	SD	Remarks
Reliability	4.21	0.62	Outstanding
Responsiveness	3.98	1.38	Very Satisfactory
Assurance	4.17	0.65	Very Satisfactory
Empathy	4.12	0.78	Very Satisfactory

Scale: 1.00-1.80 Unsatisfactory 1.81-2.60 Needs Improvement 2.61-3.40 Satisfactory
3.41-4.20 Very Satisfactory 4.21-5.00 Outstanding

Service Quality of Online Sellers in terms of Reliability when Online Shoppers are taken as an Entire Group

Table 3 reveals the service quality of online sellers in terms of reliability when online shoppers are taken as an entire group. The results show that the respondents with high gross monthly income have the highest mean (*M*=4.44, *SD*=0.68). On the contrary, respondents who reside in Lapuz District have the lowest mean (*M*=3.80, *SD*=0.87).

The result of the mean score denotes that according to the profile of the respondents, online shoppers who have high gross monthly income describe the reliability of service quality given by the online sellers of Iloilo City as outstanding. Meanwhile, respondents who reside in Lapuz District describe the service quality in terms of reliability of online sellers in Iloilo City as very satisfactory.

Adamkolo, M. I., Hassan, M. S., & Pate, A. U. (2018) cited the results of the study of Kalia et al. (2016) that found the average monthly household disposable income of online purchasers was higher. Also, to keep customers loyal, internet retailers' credibility and dependability are crucial. Consumers who check information about the products online before making transactions will also promote the same products twice as frequently as those who do not (Nartea et al, 2019).

Table 3
Service Quality of Online Sellers in terms of Reliability when Respondents are classified according to their Age, Sex, Educational Attainment, Gross Monthly Income, and Location

Respondent's Profile	Mean	SD	Description
Age			
18-21yrs old	4.21	0.62	Outstanding
22-25yrs old	4.21	0.61	Outstanding
26yrs old and above	4.15	0.77	Very Satisfactory
Sex			
Male	4.26	0.64	Outstanding
Female	4.18	0.60	Very Satisfactory
Educational Attainment			
Elementary Graduate	4.00	0.57	Very Satisfactory
High School Graduate	4.16	0.60	Very Satisfactory
College Graduate	4.28	0.63	Outstanding
Gross Monthly Income			
Low (PHP 19,040 below)	4.18	0.59	Very Satisfactory
Middle (PHP 19,04-PHP 114,240)	4.26	0.69	Outstanding
High (PHP 114,240 above)	4.44	0.68	Outstanding
Location			
Arevalo District	4.11	0.58	Very Satisfactory
City Proper	4.40	0.40	Outstanding
Jaro District	4.32	0.56	Outstanding
La Paz District	4.14	0.74	Outstanding
Lapuz District	3.80	0.87	Very Satisfactory
Mandurriao District	4.13	0.60	Very Satisfactory
Molo District	3.95	0.99	Very Satisfactory
Total	**4.21**	**.615**	**Outstanding**

Scale: 1.00-1.80 Unsatisfactory 1.81-2.60 Needs Improvement 2.61-3.40 Satisfactory 3.41-4.20 Very Satisfactory 4.21-5.00 Outstanding

Service Quality of Online Sellers in Iloilo City in terms of Responsiveness when Grouped according to Age, Sex, Educational Attainment, Gross Monthly Income and Location

Table 4 presents the service quality of online sellers in Iloilo City in terms of responsiveness when grouped according to age, sex, educational attainment, gross monthly income, and location. The results show that respondents with high gross monthly income have the highest mean (M=4.44, SD=4.82), whereas respondents who are 26 years old and above have the lowest mean (M=3.65, SD=0.96).

The result of the mean score implies that based on the profile of the respondents, online shoppers who have high gross monthly income describe the service quality of online sellers in Iloilo City

in terms of responsiveness as outstanding. Meanwhile, online shoppers who are 26 years old and above describe the service quality of online sellers in Iloilo City in terms of responsiveness as very satisfactory.

Results agree with Adamkolo, M. I., Hassan, M. S., & Pate, A. U. (2018) who cited as the results of Kalia et al. (2016) that most online shoppers were young, and fall within the age group of 21 to 30 years old. Likewise, consumers demand internet retailers to reply quickly to their inquiries (Liao and Cheung, 2002). The relevance of perceived service quality and customer happiness have been underlined by researchers studying the responsiveness of web-based services (Yang and Jun, 2002; Zhu et al., 2002).

Table 4
Service Quality of Online Sellers in terms of Responsiveness when Grouped according to their Profile

Respondent's Profile	Mean	SD	Description
Age			
18-21 yrs old	4.10	1.68	Very Satisfactory
22-25 yrs old	3.84	0.83	Very Satisfactory
26 yrs old and above	3.65	0.96	Very Satisfactory
Sex			
Male	4.29	1.97	Outstanding
Female	3.80	0.83	Very Satisfactory
Educational Attainment	3.90	0.14	Very Satisfactory
Elementary Graduate	4.00	1.76	Very Satisfactory
High School Graduate	3.96	0.78	Very Satisfactory
College Graduate			
Gross Monthly Income			
Low (PHP 19,040 below)	3.80	0.80	
Middle (PHP 19,04-PHP 114,240)	4.00	0.87	Very Satisfactory
High (PHP 114,240 above)	4.44	4.82	Very Satisfactory
			Outstanding
Location			
Arevalo District	3.93	0.63	Satisfactory
City Proper	4.22	0.72	Outstanding
Jaro District	4.21	1.96	Outstanding
La Paz District	4.04	0.81	Very Satisfactory
Lapuz District	3.13	1.27	Satisfactory
Mandurriao District	3.61	0.89	Satisfactory
Molo District	3.45	0.64	Very Satisfactory
Total	**3.98**	**1.38**	**Very Satisfactory**

Scale:1.00-1.80 Unsatisfactory 1.81-2.60 Needs Improvement 2.61-3.40 Satisfactory 3.41-4.20
Very Satisfactory 4.21-5.00 Outstanding

Service Quality of Online Sellers in terms of Assurance and Profile of the Respondents in terms of Sex, Age, Educational Attainment, Gross Monthly Income, and Location

Table 5 indicates the service quality of online sellers in terms of assurance and profile of the respondents in terms of sex, age, educational attainment, gross monthly income, and location in Iloilo City. The results show that respondents with high gross monthly income has the highest mean (*M*=4.76, *SD*=0.33), whereas respondents who reside in Lapuz District has the lowest mean (*M*=3.13, *SD*=0.61).

The result of the mean score implies that based on the profile of the respondents, online shoppers who have high gross monthly income describe the service quality of online sellers in Iloilo City in terms of assurance as outstanding. Meanwhile, online shoppers who reside in Lapuz District describe the service quality of online sellers in Iloilo City in terms of assurance as satisfactory.

Online shoppers who are from the middle class or above should be priority segment for businesses to consider for marketing, according to Bigne et al. (2005). On the other hand, website security and privacy are critical factors in determining the service quality of online retailers (Rita et al., 2019). Quality control may assist in identifying and resolving flaws in the e-commerce platform that could cause a loss (Williams, 2019).

Table 5
Service Quality of Online Sellers in terms of Assurance when Grouped according to their Profile

Respondent's Profile	Mean	SD	Description
Age			
18-21 yrs old	4.21	0.62	Outstanding
22-25 yrs old	4.21	0.67	Outstanding
26 yrs old and above	3.55	0.59	Very Satisfactory
Sex			
Male	4.30	0.62	Outstanding
Female	4.10	0.65	Very Satisfactory
Educational Attainment			
Elementary Graduate	4.30	0.14	Outstanding
High School Graduate	4.14	0.67	Very Satisfactory
College Graduate	4.21	0.64	Very Satisfactory
Gross Monthly Income			
Low (PHP 19,040 below)	4.12	0.67	Very Satisfactory
Middle (PHP 19,04-PHP 114,240)	4.24	0.57	Outstanding
High (PHP 114,240 above)	4.76	0.33	Outstanding
Location			
Arevalo District	4.36	0.49	Outstanding
City Proper	4.29	0.56	Outstanding
Jaro District	4.24	0.61	Outstanding
La Paz District	4.44	0.53	Outstanding
Lapuz District	3.13	0.61	Satisfactory
Mandurriao District	3.89	0.72	Very Satisfactory
Molo District	3.80	0.59	Very Satisfactory
Total	**4.17**	**0.65**	**Very Satisfactory**

Scale:1.00-1.80 Unsatisfactory 1.81-2.60 Needs Improvement 2.61-3.40 Satisfactory 3.41-4.20 Very Satisfactory 4.21-5.00 Outstanding

Service Quality of Online Sellers in terms of Empathy and the Profile of the Respondents in terms of Sex, Age, Educational Attainment, Gross Monthly Income, and Location

Table 6 shows the service quality of online sellers in terms of empathy and the profile of the respondents in terms of sex, age, educational attainment, gross monthly income, and location in Iloilo City. The results show that respondents with high gross monthly income have the highest mean (M=4.76, SD=0.43), whereas respondents who reside in Lapuz District have the lowest mean (M=3.27, SD=0.64).

The result of the mean score implies that based on the profile of the respondents, online shoppers who have high gross monthly income describe the service quality of online sellers in Iloilo City in terms of empathy as outstanding. Meanwhile, online shoppers who reside in Lapuz District describe the service quality of online sellers in Iloilo City in terms of empathy as satisfactory.

During service encounters, empathy is related to an employee's ability to grasp the client's perspective and sentiments (Hwang & Kim, 2016; Markovic et al., 2015), leading to good consumer emotions towards the service brand (Lee et al., 2011).

Table 6
Service Quality of Online Sellers in terms of Empathy when Grouped according to their Profile

Respondent's Profile	Mean	SD	Description
Age			
18-21 yrs old	4.21	0.73	Outstanding
22-25 yrs old	4.06	0.84	Very Satisfactory
26 yrs old and above	3.50	0.68	Very Satisfactory
Sex			
Male	4.18	0.82	Very Satisfactory
Female	4.09	0.76	Very Satisfactory
Educational Attainment			
Elementary Graduate	4.20	0.28	Very Satisfactory
High School Graduate	4.09	0.80	Very Satisfactory
College Graduate	4.16	0.77	Very Satisfactory
Gross Monthly Income			
Low (PHP 19,040 below)	4.05	0.79	Very Satisfactory
Middle (PHP 19,04-PHP 114,240)	4.22	0.74	Outstanding
High (PHP 114,240 above)	4.76	0.43	Outstanding
Location			
Arevalo District	4.16	0.59	Very Satisfactory
City Proper	4.31	0.54	Outstanding
Jaro District	4.25	0.66	Outstanding
La Paz District	4.22	0.91	Outstanding
Lapuz District	3.27	0.64	Satisfactory
Mandurriao District	3.87	0.96	Very Satisfactory
Molo District	3.80	0.85	Very Satisfactory
Total	**4.12**	**0.78**	**Very Satisfactory**

Scale:1.00-1.80 Unsatisfactory 1.81-2.60 Needs Improvement 2.61-3.40
Satisfactory 3.41-4.20 Very Satisfactory 4.21-5.00 Outstanding

Differences of Service Quality of Online Sellers in terms of Reliability, Responsiveness, Assurance, and Empathy when Grouped according to Age

Table 7 indicates the difference in the service quality of online sellers in Iloilo City in terms of reliability, responsiveness, assurance, and empathy when grouped according to age. The result show that the service quality of online sellers when respondents are grouped according to age has no significant differences in terms of reliability [$H(2)=0.08$, $p=0.96$], responsiveness [$H(2)=0.51$, $p=0.78$], assurance [$H(2)=3.67$, $p=0.16$] and empathy [$H(2)=3.83$, $p=0.15$], therefore, the null hypothesis that states that here are

no significant differences in the service quality of online sellers in terms of reliability, responsiveness, assurance, and empathy when grouped according to age is not rejected.

Data shown imply that the age of online shoppers does not affect their perception on the service quality of online sellers in Iloilo City during COVID-19 pandemic; that young people preferably those who have experience with online shopping should be the priority segment for businesses to consider for marketing (Bigne et al., 2005). This is because young people have had greater exposure to new technologies, and as a result, they have a more positive attitude toward innovation and change.

Table 7
The Difference in the Service Quality of Online Sellers in terms of Reliability, Responsiveness, Assurance, And Empathy when Grouped according to their Age

Service Quality	Age	Mean Rank	H	df	p	Remarks
Reliability	18-21 yrs old	50.42				
	22-25 yrs old	50.98	0.08	2	0.96	Not Significant
	26 yrs old and above	46.88				
Responsiveness	18-21 yrs old	52.02				
	22-25 yrs old	49.11	0.51	2	0.78	Not Significant
	26 yrs old and above	43.12				
Assurance	18-21 yrs old	51.29				
	22-25 yrs old	52.09	3.67	2	0.16	Not Significant
	26 yrs old and above	23.61				
Empathy	18-21 yrs old	53.55				
	22-25 yrs old	48.72	3.83	2	0.15	Not Significant
	26 yrs old and above	25.50				

Differences of Service Quality of Online Sellers in terms of Reliability, Responsiveness, Assurance, and Empathy when Grouped according to Sex

Table 8 indicates the difference in the service quality of online sellers in Iloilo City in terms of reliability, responsiveness, assurance, and empathy when grouped

according to sex. The result shows that the service quality of online sellers when respondents are grouped according to sex has no significant differences in terms of reliability ($U=1.066E3$, $p=0.48$), responsiveness ($U=987.500$, $p=0.20$), assurance ($U=957.000$, $p=0.13$) and empathy ($U=1.058E3$, $p=0.44$). Therefore, the null hypothesis that there are no

significant differences in the service quality of online sellers in terms of reliability, responsiveness, assurance, and empathy when respondents are classified according to their sex is accepted.

The results show that sex do not affect the perception of online shoppers on the service quality of online sellers in Iloilo City during COVID-19 pandemic.

This is contrary the findings of Bae, S. & Lee, T. (2011) that women are more likely than men to consult the opinions of other customers when making purchasing decisions and that offering advice influences women's online shopping more than it does men. However, opposed by Van Slyke et al. (2010) that risk-averse women have trust issues when it comes to online shopping. They are more likely to take friends' recommendations seriously. It implies that men have stronger online purchase intentions than their female counterpart. The cause of this is that women are risk-averse (Bae, S. & Lee, T., 2011).

Due to biological and social stereotypes, research on these subjects frequently yields contradictory results. However, the multifactorial gender identity theory contends that male and female differences are due to more than just gender identity. Online settings are not an exception when it comes to gender differences. There are differences between how men and women conduct information searches and shop on the Internet, according to recent literature on information explorations (Hou & Elliott, 2016).

Table 8
The Difference in the Service Quality of Online Sellers in terms of Reliability, Responsiveness, Assurance, and Empathy when Grouped according to Sex

Service Quality	Sex	Mean Rank	Sum of Ranks	U	Z	p	Remarks
Reliability	Male	53.18	1967.50	1.066E3	- .712	0.48	Not Significant
	Female	48.93	3082.50				
Responsiveness	Male	55.31	2046.50	987.500	- 1.276	0.20	Not Significant
	Female	47.67	3003.50				
Assurance	Male	56.14	2077.00	957.000	- 1.504	0.13	Not Significant
	Female	47.19	2973.00				
Empathy	Male	53.39	1975.50	1.058E3	-.774	0.44	Not Significant
	Female	48.80	3074.50				

Differences of Service Quality of Online Sellers in terms of Reliability, Responsiveness, Assurance, and Empathy when Grouped according to Educational Attainment

Table 9 indicates the difference in the service quality of online sellers in Iloilo City in terms of reliability, responsiveness, assurance, and empathy when grouped according to educational attainment. The result shows that the service quality of online sellers when respondents are grouped according to educational attainment has no significant differences in terms of reliability [$H(2)=1.371$, $p=0.50$], responsiveness [$H(2)=0.69$, $p=0.71$], assurance [$H(2)=0.30$, $p=0.86$] and empathy [$H(2)=0.17$, $p=0.92$]. Therefore,

the null hypothesis that there are no significant differences in the service quality of online sellers in terms of reliability, responsiveness, assurance, and empathy when respondents are classified according to their educational attainment is accepted.

The result illustrates that educational attainment does not have a significant role on how online shoppers evaluate the service quality of online sellers in Iloilo City during COVID-19 pandemic.

The fact that online shopping is a relatively simple task explains why online shoppers are not necessarily better educated (Zhou et al., 2007). Zhou et al. (2007), also found that some studies have a positive correlation between education and the time and money users spent online, while others did not. When compared to those with less education, those with a bachelor's degree or higher have a higher tendency to engage in e-commerce transactions. This is consistent with some studies (Mahmood, M. A., Bagchi, K., & Ford, T. C., 2004).) that did not discover a positive relationship between education and the time and money available for online shopping. An individual is more likely to make online purchases if they are older, have more education, and earn more money as well.

People with education typically have more knowledge than those without education. Although education does not appear to have a significant impact on consumers' online behavior, an accurate sense of the educational backgrounds of their target markets can help online sellers develop winning marketing strategies. Online sellers use roughly the same approach to achieve online sales for customers with high levels of education and those with lower levels of education, but the strategy should be carefully scrutinized for any minute variations (Mbah et al., 2019).

Table 9
The Difference in the Service Quality of Online Sellers in terms of Reliability, Responsiveness, Assurance, and Empathy when Grouped according to their Educational Attainment

Service Quality	Educational Attainment	Mean Rank	H	df	P	Remarks
Reliability	Elementary Graduate High School Graduate College Graduate	38.75 48.02 53,94	1.37	2	0.50	Not Significant
Responsiveness	Elementary Graduate High School Graduate College Graduate	51.00 48.25 53.12	0.69	2	0.71	Not Significant
Assurance	Elementary Graduate High School Graduate College Graduate	57.50 49.22 51.70	0.30	2	0.86	Not Significant
Empathy	Elementary Graduate High School Graduate College Graduate	50.00 49.42 51.80	0.17	2	0.92	Not Significant

Differences of Service Quality of Online Sellers in Terms of Reliability, Responsiveness, Assurance, and Empathy when Grouped according to Gross Monthly Income

Table 10 indicates the difference in the service quality of online sellers in Iloilo City in terms of reliability, responsiveness, assurance, and empathy when grouped according to gross monthly income. The result shows the service quality of online sellers when respondents are grouped according to gross monthly income has no significant differences in terms of reliability [$H(2)$ =1.06, p=0.59], responsiveness [$H(2)$ =3.71, p=0.16], assurance [$H(2)$=5.60, p=0.06] and empathy [$H(2)$=4.69, p=0.09]. Therefore, the null hypothesis that there are no significant differences in the service quality of online sellers in terms of reliability, responsiveness, assurance, and empathy when respondents are classified

according to their gross monthly is accepted.

The result implies that online shoppers' monthly income is not a significant factor in determining the service quality of online sellers in Iloilo City during COVID-19 pandemic.

Economic models demonstrate that customers who buy a high-end product frequently shift consumer surplus-the gap between the "price paid" and the "ready to pay" price-to consumers who buy a low-cost deal in the same type of product. Given that it was produced for them by their higher-income peers, lower-income consumers stand to gain the most from this distribution of consumer surplus. Marketing directors have to be aware of this occurrence and take advantage of it to increase the number of low-cost products that are targeted specifically at low-income consumers (Ibrahim, A. & Mohammad, R., 2014)).

Table 10

The Difference in the Service Quality of Online Sellers in Terms of Reliability, Responsiveness, Assurance, and Empathy when Grouped according to their Gross Monthly Income

Service Quality	Gross Monthly Income	Mean Rank	H	df	p	Remarks
Reliability	Low (PHP 19,040 below)	48.94				
	Middle (PHP 19,04-PHP 114,240)	53.95	1.06	2	0.59	Not Significant
	High (PHP 114,240 above)	60.10				
Responsiveness	Low (PHP 19,040 below)	47.95				
	Middle (PHP 19,04-PHP 114,240)	54.75	3.71	2	0.16	Not Significant
	High (PHP 114,240 above)	71.70				
Assurance	Low (PHP 19,040 below)	47.95				
	Middle (PHP 19,04-PHP 114,240)	53.00	5.60	2	0.06	Not Significant
	High (PHP 114,240 above)	78.80				
Empathy	Low (PHP 19,040 below)	47.97				
	Middle (PHP 19,04-PHP 114,240)	53.68	4.69	2	0.09	Not Significant
	High (PHP 114,240 above)	75.70				

Differences of Service Quality of Online Sellers in terms of Reliability, Responsiveness, Assurance, and Empathy when Grouped according to Location

Table 11 indicates the difference in the service quality of online sellers in Iloilo City in terms of reliability, responsiveness, assurance, and empathy when grouped respondents are according to location. The

result shoes the service quality of online sellers when respondents are grouped according to location has no significant differences in terms of reliability ([H(2)=4.44, p=0.62], responsiveness [H(2)=7.23, p=0.29], and empathy [H(2)=7.39, p=0.27]. However, there is a significant difference in the service quality of online sellers in terms of assurance [H (2)=14.08, p=0.03] when respondents are grouped according to their location. Therefore, the null hypothesis that there are no significant differences in the service quality of online sellers in terms of reliability, responsiveness, and empathy when respondents are classified according to their age is accepted but the null hypothesis that there is no significant

difference in the service quality of online sellers in terms of assurance is rejected. The findings show that, when online shoppers are classified by their location, their assessment of service quality given to them by online sellers in Iloilo City during COVID-19 pandemic is not affected.

One of the big impacts of Covid-19 pandemic is the understanding that the relevance of location, for most people, no longer matter so long as there is internet connection (Gramling et al., 2021). Furthermore, shoppers may see the quality of product or service as an important factor in choosing the sellers that they would continue to patronize, while their location may not be that important at all (Info Entrepreneurs, 2009)

Table 11
The Difference in the Service Quality of Online Sellers in Terms of Reliability,
Responsiveness, Assurance, and Empathy when Grouped according to their Location

Service Quality	Location	Mean Rank	H	df	p	Remarks
Reliability	Arevalo District	43.67				
	City Proper	58.89				
	Jaro District	55.36				
	La Paz District	48.86	4.44	6	0.62	Not Significant
	Lapuz District	31.33				
	Mandurriao District	46.26				
	Molo District	42.75				
Responsiveness	Arevalo District	51.17				
	City Proper	62.06				
	Jaro District	52.57				
	La Paz District	56.53	7.26	6	0.29	Not Significant
	Lapuz District	28.33				
	Mandurriao District	42.00				
	Molo District	33.25				
Assurance	Arevalo District	56.50				
	City Proper	55.50				
	Jaro District	52.82				
	La Paz District	62.47	14.08	6	0.03	Significant
	Lapuz District	11.17				
	Mandurriao District	39.13				
	Molo District	33.38				
Empathy	Arevalo District	49.39				
	City Proper	55.72				
	Jaro District	54.28				
	La Paz District	56.00	7.39	6	0.29	Not Significant
	Lapuz District	18.33				
	Mandurriao District	43.82				
	Molo District	36.50				

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Covid-19 pandemic paved the way for the service quality of online sellers in Iloilo City to be outstanding in the business industry. Apparently, the service quality provided by the online sellers in terms of reliability is likely to be higher in quality compared to responsiveness, assurance, and empathy. Moreover, in relation to reliability, responsiveness, and assurance of online sellers' service quality, the male shoppers are likely to perceive the quality of service given to them as excellent and commendable compared to other shoppers, especially ladies, yet when it comes to empathy of service quality of online sellers, online shoppers regardless of sex, assess it equally, that is meeting the expected quality of service. Online shoppers that are located in City Proper and Jaro District, with expendable money are consistently given the service that surpasses the expected quality. Meanwhile, online shoppers from Lapuz District receive standard quality of service from online sellers among other online shoppers in Iloilo City.

Although, age, sex, educational attainment, and gross monthly income of online shoppers are not significant determinants of service quality of online sellers in Iloilo City during COVID-19 pandemic, assurance, when respondents are grouped according to their location, is found to be a significant factor that affects the service quality of online sellers. The remaining dimensions, which are reliability, responsiveness, and empathy of online sellers, when respondents are grouped according to their location was found to have no significant differences.

Recommendations

For the e-commerce platforms, the results show that the service quality of online sellers in Iloilo City is outstanding in terms of reliability and very satisfactory when it comes to assurance, responsiveness, and empathy. In regards to this, the researchers suggest that companies venturing into e-commerce should provide a service quality comparable to the given service quality of local online sellers. Lastly, the e-commerce companies should consider hiring the competitive local online sellers to further gain customers and contribute to the success of the e-commerce industry.

For the online sellers, they should maintain on providing a good quality service to its customer even after the COVID-19 pandemic. They should focus on addressing the concerns and meeting the requests of their customers in order to not lose the trust of online shoppers.

For the online shoppers, they should make sure to leave an honest review to further improve the service quality of the online sellers. Online shoppers must not hesitate to criticize.

For E-commerce companies, they should prioritize the problems and concerns of their customers in order to maintain the service quality they are providing.

For future researchers, they may use this study as a guide for further research improvements and additional knowledge.

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