

LEVEL 7 ASSESSMENT SPECIFICATION

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Academic honesty / referencing:	Academic honesty is required. In the main body of your submission you must give credit to authors on whose research and ideas your work is based. Append to your submission a reference list that indicates the books, articles, etc. that you have used, cited or quoted in order to complete this assessment.		

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PART I - EVALUATION OF CURRENT RESEARCH

1. A CRITICAL REVIEW OF THE CHOSEN ARTICLE ON QUALITATIVE RESEARCH - DESIGNING CORPORATE BRAND EXPERIENCE IN AN ONLINE CONTEXT: A QUALITATIVE INSIGHT

The chosen article is “Designing Corporate Brand Experience in an Online Context: A Qualitative Insight” from Hamzah et al. (2014) which was published in the Journal of Business Research of Elsevier. According to the journal metrics of the official website, the journal has 5.32 citesscore, 4.028 impact factor in 2018 and 4.746 5-year impact factor. The ranking of the journal is relatively high and it is a good journal. And 69 times cited by other literature according the record of Google Scholar.

The researchers used an exploratory research approach to conduct an exploratory study to address dimensions and components of corporate brand experience (CBE) in an online environment in order to develop a conceptualization. The researcher defined CBE as a source of added value of a company which is able to address effective way to position a corporate brand toward the overall corporate marketing strategy. The research questions were as follows

“What constitutes corporate brand experience in the online setting? Such as banking?”

“Whether existing measures of brand experience are applicable to corporate brand experience in an online setting?”

“What experiences or dimensions remain a challenge and must be addressed?”

The researchers further chosen online banking sector as the study target as online

banking is service intensive and critical affected by the online environment.

The reason to chosen this article is that was a qualitative research published on a good peer-review journal and the research topic, design and construction are closed to the proposed research of the author.

2. REVIEW ON THE FULL CITATION

The researcher totally cited 118 literatures' source in the articles. These were published from 1977 to 2014 which cover a wide range of period. 22 of them are new literatures (with 5 years) and around half of them (57 literatures) are recent literatures (within 10 years) which is suitable for a modern research issues, the particular details are as follows:

Period	2010 ~ 2014	2005 ~2009	2000 ~2004	1995 ~1999	1990 ~1994	1977 ~1989
No. of literatures cited	22	35	41	12	2	6

Most of them were peer-reviewed paper, and then books and articles from professional bodies. All of them are reliable relatively sources. According to Milojević's (2012) study on the citing behaviours of researchers, the statistics data about average number of references per academic articles regarding topic of ecology and economics is around 58. Although the research topic is marketing, differ from ecology and economics, but these are closed, especially with economics. In this article the number of references is 118 which is above the statistics. Therefore, for the review on the full citation of the

articles, the result is satisfactory.

3. THE PHILOSOPHY AND THEORETICAL PERSPECTIVE BEING EMPLOYED

The researchers seemed to adopt post-positivism as interpretive framework. The research was studied with a major emphasis on objectivity, with a focus on the theoretical model that results, biases of the researcher was controlled and not expressed in the study, and with a systematic rendering of data analysis.

About the ontology, the nature of the reality is about the perceptions and experiences of customers regarding to corporate brand experience in online bank industry. About the epistemology, the knowledge is counted as what are the key determinants comprise corporate brand experience in the online environment which could constitute and develop a conceptual model. Such better understanding can be applied in future studies for scale development. And Schmitt's (1999) conceptualization was used as guidelines to found the conceptual framework in this research. The researchers are scholars and they considered that the concept of CBE has attracted very few attention from previous research, thus there is limitation of the understanding of conceptualization and how to operationalize. The researchers would like to fill such research gap through the research.

About the axiology, the data is collected by focus group's open discussion which is independent from the researcher. The researcher only acts as a moderator. It is supposedly free from researcher's biases. Besides, the researcher aimed to through this research to fill the research gap and have better understanding of the conceptualization of CBE. And also the researchers believed that the research finding can provide

marketers with the knowledge to determine specific resource allocations in designing corporate brand online strategies and corporate brand positioning. About the methodology, the research data is collected by focus group and further analysed by using coding to identify a priori themes and content analysis with grounded theory to develop the conceptual model. A panel of five experts on the relevant subject was invited to review the transcripts and results of coding.

The theoretical perspective employed was supported by “Literature Review” section. This section always is an indispensable part in the research article and provide an overview of the sources (i.e. existing literature) in relation to the research to illustrate to audience how the study pursues more extensive scope of study (Ridley, 2012; Hart, 1998). It includes background information of the study, research gaps its focused, and previous studies.

The researchers interpreted the existing understanding of conceptualization of brand and corporate brand experience, the paradigm of CBE rapid changed due to the rise of internet and then focused on the CBE in relation to online banking and explained its important, with supporting of abundant literatures. The background of the study was clearly interpreted in well organization. The researchers further elaborated the research gap would like to cover in the research and let audience know the necessity to identify how to differentiate and positioning CBE for online service environment forward in managing and differentiating corporate brand.

Therefore, the research philosophy and theoretical perspective being employed are relatively consummated. At the result and conclusion section, the researchers were able to response the research questions and befit to the research philosophy, so that the

overall research design is proper and the result of evaluation is satisfied.

4. THE DATA COLLECTION METHOD(S) USED

In general, data collection methods section draws the rationale of specific procedures used to identify and collect the data in the study. It also describes the techniques on how the researchers choose their samples (Kallet, 2004). It relates to the way the researchers gather their data. The appropriate data collection method does help them gain valuable data from the participants.

The study used focus groups to collect insights from different participants, to extract information in relation to the online CBE and the website elements that make the online experience more favourable or less favourable.

Focus groups is a data collection method likes interviews, but the pattern and the role of interviewer are different. The basic pattern of focus groups is collective experience of group with brainstorming (Dörnyei ,2007). According to this principle, focus groups includes a group which generally constituted with 6-10 participants and they actively react to the issues and points in relation to the research topic. Moreover, the role of interviewer is only to establish a comfortable circumstance that promoted different experiences and perceptions from the participants toward the research topic, without giving pressure to them to stand, vote or reach general agreement. (Krueger & Casey ,2000) The researcher would act as a moderator and stay objective to collect data in the process of discussion. This method is certainly highly effective to gather detailed information about experience, perception and perspectives of the participants in a cost-effective way as the researcher can obtain information more than one participant at a time. It is also method with high face validity that it captures the advantage of the

natural people interaction within a group and are affected by each other's. However, the interpretation and data collection processes may be complicated relatively and there are drawbacks compared with other quantitative methods. Powell and Single (1996) provide a summary of the pros and cons of focus group method by comparison with the in-depth interview and the nominal group technique, as follows:

Figure 4.1 – A comparison of the focus group with in-depth interview and the nominal group technique (Powell & Single, 1996)

Criteria	In-depth interview	Nominal group technique	Focus group
Number of participants	1	6-10	6-10
Goal	individual views/experiences	consensus opinion	divergent views/experiences
Interactional quality	no	partial	yes
Level of group influence	N/A	med	med/high
Level of structure	low	high	low
Depth of experiences	deep	shallow	med
Range of experiences	narrow	med	wide
Level of moderator involvement	low	high	low

Therefore, it is recommended that a multi-method approach would be adopted in data collection method. It can complement the weakness of different methods to explore main themes and sub themes of CBE and increase the probability of development a more comprehensive conceptualization (Lamberton & Stephen 2016).

In addition, since consumers of all ages has their own perception of CBE in online

environment, a diversified population for comprehensive analysis is needed. To enhance the generalizability of the conceptualization, the researchers should conduct data collection from multi-source.

The research population was consisted of customer employing online banking services in Klang Valley, Malaysia as the region had the highest number and population of internet users. There were three factors for selection of participants: owned at least one online banking account; at least one year's online banking experience and at least two transactions per month for the previous half year. These factors were designed according to the study of by Parasuraman et al. (2005), and Alwi and Da Silva (2008). The selection of population was properly considered the general background and experience in existing literatures. However, the researchers collected data in one location only. The population should be considered in other contexts and countries in order to increase generalizability and representativeness.

Each focus group composed of eight participants averagely which is suggested as an ideal group size by Fern (1982). Total four focus groups were conducted. The researchers acted as a moderator who host the focus group discussion and stimulate discussions if necessary and a facilitator was appointed to record the content of discussions from the participants through handwriting and audio recorder. The setup was suggested by Morgan and Spanish (1984) which are the essential elements in conducting of a focus group. In this section, it is recommended to use video record instead of audio record in order to capture the body language of the participants. Facial expressions, gestures and eye gaze are also important elements to gauge the expressed meaning of the participants. (Tecau & Tescasiu, 2015). These can provide a more comprehensive consideration to convert the transcript and collect more objective data.

It is no doubt that will benefit the research findings.

About the procedures of focus groups, there were three section in the focus group discussion which were introduction, discussion and closure. The researchers acted as the moderator offered a warm welcome to the participants and briefly explained the objective of the study and the discussion, procedures, rules of interaction and the confidentiality and anonymity in the introduction section. These provided a general background of the research and let participants to understand what they needed to do, risks suffered, rights and protection they will have. This step ensured the three principal ethical issues were properly deal with. These are consent; confidentiality and anonymity; and risk of harm. (Sim & Waterfield, 2019). The participants were requested to sign consent forms if they consent their agreement to voluntary participation of the focus group. Then an icebreaking section to introduce themselves in order to get known each other. And there are 3 subsets with 10 questions in the discussion section including introductory questions, transition questions and core questions. Using of different types of question is a good practice in conducting focus group discussion (Krueger & Casey, 2002). In the closure section, the moderator summarized the discussion and made confirmation with the consent of participants. And then review on the purpose and asked if there any additional points or omissions or incorrect information and finally expressed appreciation. This design also fitted for the suggestion from Krueger and Casey (2002).

The overall evaluation of the data collection method used is satisfactory.

5. A CRITIQUE OF THE METHODS USED IN DATA ANALYSIS

Directed content analysis approach and grounded theory was employed in the research. The processes of data analysis were conducted by two researchers independently and then compared compare results and made consent on the final dimensions of the concept studied. There were five steps in the content analysis: (i) prepare transcripts with data collected from focus group; (ii) constitute codings and themes; (iii) discussion on dimensionalities through researchers' meeting; (iv) face and content validity conducted by experts; and (v) consensus achieved for final naming of dimensionalities. A panel of five experts on the relevant subject was invited to review the transcripts and results of coding. Experts review is one of the major evaluation methods in both summative and formative which is able to validate the data and analysis results and increase the reliability of the findings in qualitative research study. (Simon, 2011). It is also highly recommended by Klaus (2013) as it can strengthen the accuracy of the proposed final dimensionalities. And finally, the researchers generated five dimensions and twenty-six components of CBE conceptualization. In summary, the methods used in data analysis is proper and the result of evaluation is satisfied.

6. EVALUATION FOR FINDINGS AND DISCUSSION

Findings and discussion sections are crucial parts as they contain both information and interpretation regarding research problems. The findings section reported and stated the results of the study in a logical order with samples of quotes. A table format was used to present the conceptualization. It is recommended to add a tree diagram to present the concepts in the grounded theory which may provide an easy understanding way to study the relationship between dimensions and components of the conceptualization.

Discussion section contains the interpretation and description of findings' significance in relation to the research problems being investigated. In this section the researchers explained their new insights about the research problems and applied in managerial implications. The researchers also stated the research limitation and explores potential improvements that can be done in order to further develop the concerns of the research. The design of this section is matched with the suggestion of Annesley (2010) and Burton et al. (2008). The overall evaluation of finding and discussion is satisfied. However, this paper did not have a separated conclusion section to properly answer the research questions. It is a fly in the ointment.

7. CONCLUSION OF PART I

The research philosophy and theoretical perspective, overall design, data collection method, data analysis methodology and presentation of findings and discussion of this research paper are proper and good practice in qualitative research. However, there are several recommendations in data collection method and presentation of findings section. In conclusion, it is a good example of qualitative research and would benefit to the future research in relevant research aspect. *(Part I words count: 2,425 words)*

**PART II - RESEARCH PROPOSAL: A QUALITATIVE RESEARCH -
DEVELOPING A CONCEPTUAL MODEL OF MOBILE SERVICE QUALITY
IN SECURITIES BROKERAGE INDUSTRY**

8. ABSTRACT

Mobile devices subvert the way that users experience online environments nowadays, these have already the indispensable medium for using services online (Fernandes et al., 2015). Mobility of services let users to consume and receive service anytime and anywhere they want.

The market of financial service is a service-intensive, rapidly growing and competitive industry globally. Excepted banking service, brokerage of securities and other investment products are one of core sector of financial service.

According to the 42nd bi-annual statistical report from the China Internet Network Information Center (CNNIC), 788 million Chinese used mobile phones to surf the internet in the first half of 2018, making up 98.3 % of the total internet users. And 21% of them were online financial service users (including securities brokerage) and increasing every year. And the clients who use securities brokerage service have a specific purpose to make profit through investment which is different from other mobile service.

Continuously providing high quality service is one of basic ways that a services provider is able to differentiate itself from other competitors. (Sehat et al., 2012) Service quality is always important to strategic planning to gain the competitive advantages.

The reason is service quality is critical to the profitability and their survival of such service providers and it is a sustainable and profit-making strategy for the service providers (Poor et al., 2013). A conceptual model seeks to show the relationships that exist between variables (Farid et al., 2014) and conceptual models in service quality enable management to identify quality problems and thus help in planning for the launch of a quality improvement program thereby improving the efficiency, profitability and overall performance. (Agarwal & Kumar, 2016)

This paper as a research proposal tries to use an exploratory research approach to develop a conception model of regarding securities brokerage industry. A pilot study was conducted and the author would like to the preliminary finding can constitute cornerstones for future study and to make contributions to the industry and future literature.

9. RESEARCH QUESTIONS

The objective of this study is to address attributes of superior service quality of securities brokerage service with a mobile device and based on the key determinants identified in this study, to develop a conceptual model which can be used in future studies for scale development and also tries to address the differences between the conceptualization development in this research and the conceptualization from other literature regarding mobile service quality.

Therefore, the research question addressed in this study as follows:

“What are the attributes of superior service quality of securities brokerage service with

a mobile device? and whether they are different from other finding addressed from other existing literature regarding mobile service quality and why?”

Keywords: Service quality, e-service quality, mobile service quality, financial services, securities brokerage

10. RESEARCH PHILOSOPHY

This research intends to adopt post-positivism as interpretive framework. The research is proposed with a major emphasis on objectivity, with a focus on the theoretical model that results, biases of the researcher will be controlled and not expressed in the study, and with a systematic rendering of data analysis.

About the ontology, the nature of the reality is about the perception of mobile service quality of securities brokerage service. About the epistemology, the knowledge is counted as what are key determinants addressed that lead to superior mobile service quality perceptions which could constitute and develop a conceptual model and be applied in future studies for scale development. And means-ends chain theory is used as conceptual basis in this research. The researcher is a participant of securities brokerage business and one of the users of mobile securities brokerage service. The researcher would like to have an objective view on the mobile service quality perceptions which is able to assist in the development of business strategy for his business.

About the axiology, the data is collected by focus group's open discussion which is independent from the researcher. The researcher only acts as a moderator. It is

supposedly free from researcher's biases. Besides, several literatures believed that there are considerations about differences between desktop computer by comparison with tablet and smart phone and the conceptualization of them. And few literatures discussed about mobile service quality in securities brokerage industry. There should be a potential research gap which is lack of new insight in dimension of mobile service quality conceptualization. This research aims to fill the gap. About the methodology, the research data is collected by focus group and further analyzed by using coding to identify a priori themes and content analysis with grounded theory to develop the conceptual model. An independent expert is invited to review the transcripts and results of coding.

11. LITERATURE REVIEW

11.1 Service Quality

During the past few decades, service quality is a hot topic for academic research during past few ten years. The concept of service quality is abstractive and elusive as there are three characteristics which are unique regard to services. Parasuraman et al (1988) determined them as intangibility, heterogeneity, and inseparability of production and consumption. The importance of service quality for businesses has gained considerable research attention (Ahmad & Chiasakul, 2005; Ellis et al., 2003).

Parasuraman et al. (1988) stated that "service quality is a comparison between expectations and performance" Expectation refers to what customer expect that a company should provide. Performance refers to the perceived value of the service performance. Other researchers had a similar point of view (Gronroos, 1990). In general,

service quality can be regarded as the customers' perceptions of service performance.

11.2 E-service Quality

Zeithaml et al. (2000) and Parasuraman et al. (2005) defined e-service as “the extent to which a web site facilitates efficient and effective shopping, purchasing, and delivery of products or services”. Parasuraman et al. also discussed e-services is provided through an electronic way such as internet and these transactions initiate with a great degree of controlled by the consumer. In e-service, the customers contact or interact with the service companies through information technology, such as their websites or web-based application i.e., customers need to completely depend on information technology to receive the service.

Blut et al. (2015) had conducted a meta-analytic review on conception framework of measurement scales for e-service quality. And based on the review, Blut (2016) introduced a hierarchical model for e-service quality. Widely used scales such as WebQual and E SERVQUAL were contrasted and a better and updated construct of scale (Blut's model) was developed and proofed by research results. Blut et al. (2015) had conducted a meta-analytic review on conception framework of measurement scales for e-service quality. And based on the review, Blut (2016) introduced a hierarchical model for e-service quality. Widely used scales such as WebQual and E SERVQUAL were contrasted and a better and updated construct of scale (Blut's model) was developed and proofed by research results.

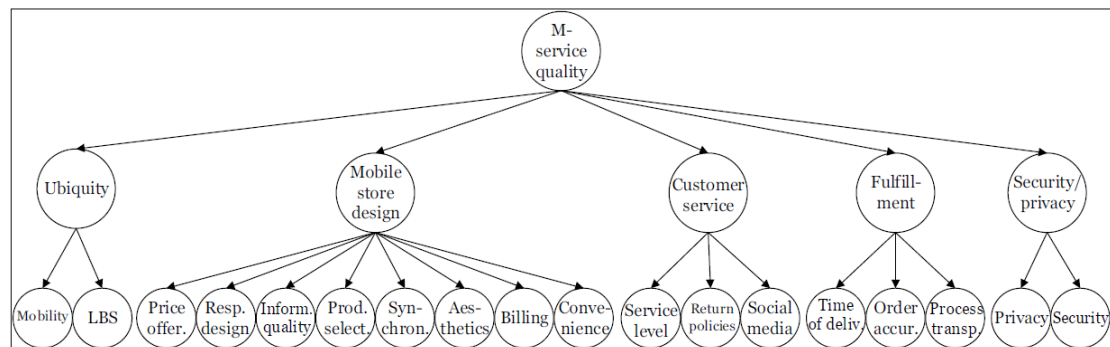
11.3 M-service Quality

Kannan (2017) and Venkatesh et al. (2017) stated that it is necessary to understand the features of mobile devices in order to conceptualize mobile service quality (m-service quality). by a point of view of technology, there is several features differ from desktop computer by comparison with tablet and smart phone.

It is fundamentally different from traditional physical and online store. (Kleijnen et al., 2007) Most of existing researches regarding mobile service quality are still evaluated with a desktop-centric perspective (Yadav & Pavlou, 2014), as it is usually according to the findings from the general electronic commerce context only (e.g., Huang et al., 2015; Salameh & Bin Hassan, 2015)

Wang et al. (2015) considered that mobile device has limitation in size of display and input, battery power and processing capacity. Hoehle and Venkatesh (2015) also argue that although researches related to information system and interaction between human and system frequently studied m-service quality, they had missed mobile context as a critical factor. They normally focused on general usability of website without taking the unique features of mobile devices into account. With this background, Kaatz et al. (2017) firstly introduce dimension of ubiquity in measurement of m-service quality, on top of Blut's model. However, very few researches are found for support Kaatz et al. conception framework. In the analysis part of this research, the conceptualization from Kaatz et al. is used as a reference and a comparison is made from the research finding.

Figure 11.1 Conceptualization of Mobile Service Quality introduced by Kaatz et al. (2017)



Existing mobile service quality conceptual models very few concerns on the financial service industry. e.g, mobile value-added services (Kuo et al., 2009), mobile brokerage services (Lu et al., 2009), mobile health services (Meigounpoory et al., 2014) and general mobile commerce (Kaatz et al., 2017)

12. DESCRIPTION OF CONTEXT AND PARTICIPANTS

This research is used focus group to collect data. It composed of various participants and performed interactively discussion their perceptions, opinions, beliefs, and attitudes towards with a specific research topic (Calder 1977). The target participants are individuals who take part in investment seminar about securities. An invitation letter with a statement letter was disturbed to each participant before starting the focus group discussion. The statement letter provides a general background of the research and let participants to understand what they needed to do, risks suffered, rights and protection they will have. And a very short questionnaire with 3 questions are embraced in the consent letter to get information on participants' profile experience on securities brokerage services. 13 individuals were responded and there were two force groups conducted with 5 members each who were selected based on specific criteria finally.

There is an ideal number of participants for brainstorm studies represented in focus groups (Fern 1982) to ensure the basic motivations of focus groups such as consensus-building and group dynamic (Calder 1977). The participants included retail and professional investors (6 + 2) and frontline staffs of securities brokers (2) in each group. They are experienced in mobile financial service regarding securities brokerage more than one year and they are frequently using such service. For example, 10 times per week. The focus groups were conducted after two investment seminars held in early October 2019 which is organized by two different securities brokerage firms. The constitution of focus groups, discussion procedures and data collection steps were compiled as homogeneous as possible, so as to the participants share common background relevant to the topic and to benefit from similar experiences of the participants in the focus group. The duration was around 1 hour and the language used in the discussion was Cantonese.

13. EXPLANATION OF DATA COLLECTION STEPS

There are three sections in the focus group discussion. These are introduction, core opening discussion and ending. In the introduction, the researcher as the moderator offered a warm welcome to the participants and briefly explained the objective of the study and the discussion, procedures, rules of interaction and the confidentiality and anonymity. The participants were requested to sign consent forms if they consent their agreement to voluntary participation of the focus group. Then an icebreaking section to let them getting to know each other. In the core opening discussion, there are four core discussion questions and the researcher use open ended questions following the discussion questions to probe the participants rather than as stand-alone questions. e.g. “Why?” “What do you mean by that?” The aim is to stimulate discussions where

necessary. In the ending section, the researcher tries to summarize the major discussion content and reconfirm whether there is any additional points or omissions or incorrect information with the participants. The processes were record in audio record application of mobile phone. The detailed procedures of the focus group are designed based on the study of Hamzah et al. (2014) as follows:

- Introduction
 - Welcome and thank the participants for participation.
 - Explain objective of the study and the discussion.
 - Explain procedure (the use of audio rec. app.), rules of interaction and ensure confidentiality and anonymity.
 - Getting to know each other (e.g. participants introduce themselves).
- Core opening discussion – four core questions
 - What is your service quality expectations and the perceived advantages when using securities brokerages with a mobile device?
 - What circumstances securities do brokerages either being enjoyable or difficult from user perspective?
 - What is the core difference between using online securities brokerages by PC and mobile device?
 - Do you think such experience is important for your decision in choosing a securities brokerage service? Why?
- Ending
 - Summarize the major discussion today
 - Reconfirm there is any additional points or omissions or incorrect information with the participants
 - Token of appreciation.

14. EXPLANATION OF DATA ANALYSIS

According to the transcripts of the focus group, total 269 statements related to the participants' perceptions of mobile service quality was collected. Coding is used to address a priori themes of mobile service quality perception. i.e. the dimensions and attributes and further analyzed with content analysis. An independent expert who is a lead manager of mobile applications and trading systems developer about global securities brokerage which is listed in Hong Kong, had invited to review the transcripts, results of coding and content analysis and generally consent to the results. Part of the attributes are consolidated under the expert's opinions. Based on his advices and referred to Kaatz et al. (2017) conceptualization, five dimensions consisting of fifteen attributes being relevant for participants when using securities brokerage services with a mobile device were explored.

15. PRELIMINARY FINDINGS

Five dimensions consisting of fifteen attributes explored and the result of content analysis are as follows:

Table: 15.1 - The dimensions and attributes of conceptualization of mobile service quality of securities brokerage service

CONCEPTUALIZATION OF MOBILE SERVICE QUALITY OF SECURITIES BROKERAGE SERVICE			
<u>DIMENSIONS/ATTRIBUTES</u>	FOCUS GROUPS 1	FOCUS GROUPS 2	TOTAL
Ubiquity	8 statements	11 statements	19 statements
Mobility	X (8)	X (11)	X (19)
Mobile Application Design	83 statements	80 statements	163 statements
Price offering	X (5)	X (3)	X (8)
Aesthetics	X (3)	X (3)	X (6)
User-friendly design	X (15)	X (6)	X (21)
System availability and compatibility	X (5)	X (18)	X (23)
Information quality	X (13)	X (16)	X (29)
Optimization (synchronicity, responsive design, etc.)	X (22)	X (26)	X (48)
Product selection	X (5)	X (3)	X (8)
Algorithmic order extendibility	X (15)	X (5)	X (20)
Customer Service	22 statements	15 statements	37 statements

Service level	X (14)	X (8)	X (22)
Interactiveness (mobile chat, social media, etc.)	X (8)	X (7)	X (15)
Fulfillment	10 statements	7 statements	17 statements
Order accuracy and speed	X (7)	X (5)	X (12)
Process transparency	X (3)	X (2)	X (5)
Security and Privacy	19 statements	14 statements	33 statements
Security	X (13)	X (12)	X (25)
Privacy	X (6)	X (2)	X (8)

First dimension specified by the attribute mobility. It has been mentioned 19 times and the participants interpreted that superior financial service vendors have to ensure an uninterrupted access to mobile financial service. Reference to Kaatz et al. (2017) conceptualization, this dimension is labeled as “Ubiquity”.

The second dimension addressed is labeled as “Mobile Application Design”. It referred to the mobile trading platform, client portal, data feed and information provided in the application. There are 163 times mentioned by the participants. The participants basically agreed that this dimension is driven by 8 attributes. These are “Price Offering” (the price of the service), “Aesthetics” (the appearance of user interface), “User-friendly design” (the user-friendliness of the application), “System Availability and Compatibility” (the stability of application and compatibility for different version of operation systems, i.e. IOS & Android), “Information Quality” (the accuracy and relevance of information towards to users), “Optimization” (the responsiveness, synchronicity of the application; capacity requirement of the mobile device, etc.),

“Product Selection” (number of types of investment products or financial service provided) and “Algorithmic Order Extendibility” (the extensibility of semi-algorithmic and full algorithmic orders). This dimension is the most frequent items mentioned by the participants.

The third dimension addressed is labeled as “Customer Service” which constituted by attributes “Service Level” (the effectiveness and efficiency of customer service) and “Interactiveness” (the provision of mobile chats for communication with customer service function of the financial service vendors and social media where consumer-to-consumer communications can take place). There are 37 times mentioned by the participants.

The fourth dimension is labeled as “Fulfillment” which constituted by attributes “Order Accuracy and Speed” (whether the order executed accurately and speedy) and “Process Transparency” (the transparency of the status of order processing). There are 17 times mentioned by the participants.

The fifth dimension is labeled as “Security and Privacy” which constituted by attributes “Security” (system security against hackers and malwares) and “Privacy” (protectability of private personal information and confidential information. e.g. encryption). There are 33 times mentioned by the participants.

16. DISCUSSION - COMPARISON WITH THE CONCEPTUAL MODEL BY KAATZ ET AL.

The finding is similar to the conceptual framework introduced by Kaatz et al. (2017). However, it is probably due to the specific characteristics of securities brokerage service, there are several differences in particular dimensions and attributes. For “Ubiquity” dimension, no participants mentioned “location-based services” (LBS) such as the advantage of GPS toward financial service quality. For “Mobile Application Design”, the participants major concerned on “Optimization” (the responsiveness and synchronicity of the application), rather than “Price Offering” and “Mobile Store Convenience” (labelled as “User-friendly Design” in this research) and no participants mentioned “Billing”. New attribute “Algorithmic Order Extendibility” is introduced in this study which is specific for securities brokerage service. Other dimensions and attributes are similar and majority of determinants consisted of “Mobile Application Design” i.e. the information system quality, particularly in this study.

17. REFLECTIONS

A multi-method data collection approach should be used in the further research in order to increase the probability of developing a more comprehensive mobile service quality conceptualization (Lamberton & Stephen, 2016). Focus group has its own drawback and critical incident technique is proposed to collect the positive and negative (dissatisfying) experience regarding securities brokerage service with a mobile device to enhance the generalizability of the mobile service quality conceptualization. In depth interviewing with experts (system developers, experienced participants in the industry, fintech specialist, etc.) also be proposed to introduce in the data collection, it can help

to construct the conceptualization. And the video record method will replace audio record method in order to capture the body language of the participants.

18. CONCLUSION OF PART II

This study addressed five dimensions and fifteen attributes which constituted the conceptual model of the mobile service quality of securities brokerage services. Compared to the conceptual model by Kaatz et al. (2017), although the dimensions and attributes are similar but there are particular differences due to the specific characteristics of securities brokerage services. *(Part II words count: 3,081 words)*

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PART III - PRESENTATION

A QUALITATIVE RESEARCH - DEVELOPING A CONCEPTUAL MODEL OF MOBILE SERVICE QUALITY IN SECURITIES BROKERAGE INDUSTRY

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ABSTRACT

- This qualitative research study used an exploratory research approach to develop a mobile service quality conceptualization regarding securities brokerage industry in Hong Kong.
- Mobile devices subvert the way that users encounter online environments nowadays, these have already the indispensable medium for purchase products and services online (Fernandes et al. 2015). Mobility of services let users to consume and receive service anytime and anywhere they want.
- The market of financial service is a service-intensive, rapidly growing and competitive industry globally. Excepted banking service, brokerage of securities and other investment products are one of core sector of financial service.
- Service quality is always important to strategies planning and precision marketing
- Keywords: Service quality, e-service quality, mobile service quality, financial services, securities brokerage



RESEARCH QUESTIONS

- “What are the attributes of superior service quality of securities brokerage service with a mobile device? and whether they are different from other finding addressed from other existing literature regarding mobile service quality and why?”
- Objectives:
 - To address attributes of superior service quality of securities brokerage service with a mobile device in Hong Kong;
 - To develop a conceptual model which can be used in future studies for scale development;
 - To address the differences between the conceptualization development in this research and the conceptualization from other literature regarding mobile service quality.



RESEARCH PHILOSOPHY

- Interpretive Framework tends to post-positivism
- The research is proposed with a major emphasis on objectivity, with a focus on the theoretical model that results, biases of the researcher will be controlled and tried the best to not express in the study, and with a systematic rendering of data analysis



RESEARCH PHILOSOPHY

- Ontology
 - What is the nature of reality?
 - Mobile service quality perceptions of securities brokerage
- Epistemology
 - What counts as knowledge?
 - Key factors that lead to superior mobile service quality perceptions
 - How are knowledge claims justified?
 - Means-ends chain theory is used as conceptual basis
 - What is the relationship between the researcher and that being researched?
 - The researcher is doing securities brokerage business and one of the users of mobile securities service. However, data is collected by focus group's open discussion which is independent from the researcher. The researcher will not be an insider.



RESEARCH PHILOSOPHY

- Axiology

- What is the role of values?
- Supposed that free from researcher's biases
- To fill an potential research gap regarding lack of new insight in dimension of mobile service quality especially in securities brokerage industry

- Methodology

- What is the process of research?
- The research data collected by focus group is analyzed by coding and content analysis with grounded theory. An independent expert has reviewed the transcripts and results



LITERATURE REVIEW

- Mobile devices subvert the way that users encounter online environments nowadays, these have already the indispensable medium for purchase products and services online (Fernandes et al. 2015).
- Mobility of services let users to consume and receive service anytime and anywhere they want. It is fundamentally different from traditional physical and online store. (Kleijnen et al. 2007)
- Most of existing researches regarding mobile service quality are still evaluated with a desktop-centric perspective (Yadav & Pavlou 2014), as it is usually according to the findings from the general electronic commerce context only (e.g., Huang et al. 2015; Salameh & Bin Hassan 2015).



LITERATURE REVIEW

- Wang et al. (2015) considered that mobile device has limitation in size of display and input, battery power and processing capacity.
- Existing conceptual models very few concerns on the financial service industry. E.g mobile health services (Meigounpoory et al. 2014), mobile value-added services (Kuo et al. 2009), mobile brokerage services (Lu et al. 2009) and general mobile commerce (Kaatz et al. 2017).



LITERATURE REVIEW

- Blut et al. (2015) had conducted a meta-analytic review on conception framework of measurement scales for e-service quality. And based on the review, Blut (2016) introduced a hierarchical model for e-service quality. Widely used scales such as WebQual and E SERVQUAL were contrasted and a better and updated construct of scale (Blut's model) was developed and proofed by research results.
- Kautz et al. (2017) firstly introduce dimension of ubiquity in measurement of m-service quality, on top of Blut's model. However, very few researches are found for support Kaatz et al. conception framework.



DESCRIPTION OF CONTEXT AND PARTICIPANTS

- A pilot research was conducted.
- Method selection
 - To explore the specific attributes and dimensions of mobile service quality, focus group is used.
- Context
 - There were two focus groups conducted with 5 members each who were selected based on specific criteria. The member included retail and professional investors (6 + 2), front line staffs of securities brokers (2) They are experienced in and mobile financial service regarding securities brokerage. The focus groups was conducted after two investment seminars held in early October 2019. The duration was around 1 hour.



EXPLANATION OF DATA COLLECTION STEPS - A GUIDELINE FOR FOCUS GROUP

- Introduction

- Welcome and thank the participants for participation.
- Explain objective of the study and the discussion.
- Explain procedure (the use of audio rec. app.), rules of interaction and ensure confidentiality and anonymity.
- Getting to know each other (e.g. participants introduce themselves).

- Core opening discussion question

- What is your service quality expectations and the perceived advantages when using securities brokerages with a mobile device?
- What circumstances securities do brokerages either being enjoyable or difficult from user perspective?
- What is the core difference between using online securities brokerages by PC and mobile device?
- Do you think such experience is important for your decision in choosing a securities brokerage service? Why?

(During the discussion, moderator (the researcher) uses open questions e.g., Why? What do you mean by that? Why, how or what do you mean to be used to probe the participants rather than as stand-alone questions. The aim is to stimulate discussions where necessary.)

- Wrap up/closure

- Summarize the major discussion today
- Reconfirm there is any additional points or omissions or incorrect information with the participants
- Token of appreciation.



EXPLANATION OF DATA ANALYSIS

- There is an ideal number of participants (3~5 ppl) for brainstorm studies represented in focus groups (Fern 1982) to ensure the basic motivations of focus groups such as consensus-building and group dynamic (Calder 1977).
- 142 and 127 statements related to the participants' perceptions of mobile service quality was collected from 2 separated focus group
- An independent expert who is a lead manager of mobile applications and trading systems developer about global securities brokerage which is listed in Hong Kong, have reviewed the transcripts, results of coding and content analysis and generally consent to the results
- Explored five dimensions consisting of fifteen attributes being relevant for participants when using securities brokerage service by mobile device



PRELIMINARY FINDINGS

Dimensions/Attributes	Focus groups 1	Focus groups 2
Ubiquity	8 statements	11 statements
Mobility	X (8)	X (11)
Mobile Application Design	83 statements	80 statements
Price offering	X (5)	X (3)
Aesthetics	X (3)	X (3)
User-friendly design	X (15)	X (6)
System availability and compatibility	X (5)	X (18)
Information quality	X (13)	X (16)
Optimization (synchronicity, responsive design, etc.)	X (22)	X (26)
Product selection	X (5)	X (3)
Algorithmic order extendibility	X (15)	X (5)



PRELIMINARY FINDINGS

Dimensions/Attributes	Focus groups 1	Focus groups 2
Customer Service	22 statements	15 statements
Service level	X (14)	X (8)
Interactiveness (mobile chat, social media, etc.)	X (8)	X (7)
Fulfillment	10 statements	7 statements
Order accuracy and speed	X (7)	X (5)
Process transparency	X (3)	X (2)
Security and Privacy	19 statements	14 statements
Security	X (13)	X (12)
Privacy	X (6)	X (2)



DISCUSSION THAT EMERGED FROM FINDINGS

- The result is similar to the conceptual framework introduced by Kaatz et al. (2017)
- However, for the dimension of mobile application design, due to the specific characteristics of mobile device and securities brokerage business , most of the participants feel attributes regarding optimization and function (algorithmic order extendibility) is particular important
- The core part of service quality perception is seemed to be consisted of information system quality



APPENDIX WITH YOUR PERSONAL REFLECTIONS

- A multi-method approach should be used in the main research to increase the probability of developing a valid mobile service quality conceptualization (Lamberton & Stephen, 2016)
- Critical incident technique is proposed to collect the negative (dissatisfying) experience regarding securities brokerage service with a mobile device to enhance the generalizability of the mobile service quality conceptualization
- In depth interviewing with experts also be proposed introducing to the data collection, its help to construct the conception framework

