

FACTORS THAT INFLUENCE CUSTOMER LOYALTY IN USING E-COMMERCE

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ABSTRACT

Electronic commerce or E-commerce is a platform where a process of purchasing goods or services can be done through an online medium. The emerging trend and development of Information Technology (IT) and the increasing use of Internet in today's society has brought E-commerce to another level. The reason for this is that service providers have realized that building long-term relationships with customers provides a way to reduce their defection rates, reducing costs and increasing revenues. The success of a relationship partly depends on the level of trust that exists between the customer and the provider of the product / service. Consumers start to put interest in using e-commerce provided in today's market. Consumer loyalty is the greatest achievement for a company that aims to be a leader or to have longevity in the market. Thus, this study was conducted to investigate the factors that influence customer loyalty in using e-commerce services. Analysing 119 data collected from e-commerce consumers, the results of regression analysis indicate that trustworthiness, web design, word of mouth and switching cost contribute to customer loyalty. The recommendations are discussed in detail in the paper.

Keywords: *Trustworthiness; Security; Web Design; Word of Mouth; Switching Cost; Customer Loyalty.*

INTRODUCTION

Currently, e-commerce is growing at an unexpected speed because of the advancement of internet technologies and the globalization of business (Wang & Chen, 2012). Electronic commerce has become a revolutionary channel for business especially during the transaction activities. Electronic commerce also provides the efficient transaction process and lower entry barriers (Wang & Chen, 2012). Electronic commerce (e-commerce) refers to the process of carrying out a business between enterprises and customers using an electronic medium or the internet. Companies are extensively using this sales channel to compete with their competitors in the e-commerce market. Business to Consumer (B2C) is a type of transactions in e-commerce (Ting, Ariff, Zakuan, Sulaiman, & Saman, 2016). According to E-Commerce Statistic Portal in 2017, more than 15 million people use electronic commerce in Malaysia and the user penetration is at 47.9 % in 2017 and is expected to hit 63.0 % in 2022. This phenomenon has led service providers who promote e-commerce platform to achieve competitive advantage since social medium helps prevail over barriers of distance and size to interact and conduct commerce globally (Awa, Ojiabo, & Emecheta, 2015). However, since there are many e-commerce services provided in today's society, one important question arises pertaining to customer loyalty on using the services. According to Valentina, Barbara and Roxane (2013), the need to maintain customer loyalty is very important since they have been acknowledged as contributors to the company profitability in long-term businesses.

LITERATURE REVIEW

Customer Loyalty

Customer loyalty is one of the essential elements to maintain and enhance the continual of services or business conducted. According to Kumar and Shah (2004), loyalty can be divided into two types, which is behavioural and attitudinal loyalty. The behavioural facet of customer loyalty includes repurchase purpose, word-of-mouth message, and suggestion of the organization (Nadiri, Hussain, Ekiz & Erdogan, 2008). In addition, behavioural loyalty can also be defined as repeating purchase of a brand (Yang & Peterson, 2004; Lee & Back, 2009; Chahal & Bala, 2010) and the frequency of purchase made by existing customers and the amount of brand switching offered over a period of time (Lewis & Soureli, 2006). According to Liu-Thompkins, Williams and Tam (2010), attitudinal loyalty refers to a positive calculation that is believed to provide enough power and steadiness to encourage a repeatedly favourable reaction towards a good or a store. It is important to maintain the relationship with existing customers, because the cost to gain or attract new customers is very high. According to Jahanshahi, Gashti, Mirdamadi, Nawaser and Khaksar (2011), one may further to fulfil customers' undiscovered needs because it can lead to customer satisfaction and thus building their loyalty towards the company. In addition, customers are more likely to have favourable attitudes for continuing with their existing providers (Szymanski & Henard, 2001). Even though several studies provide empirical evidence on a positive relationship between customer satisfaction and loyalty (Kumar, Dalla Pozza, & Ganesh, 2013), there are substantial variations in the strength of the satisfaction-loyalty relationship across different contexts. Therefore, this study has been conducted to examine the factors affecting customer loyalty in using e-commerce services.

Trustworthiness

Trust and trustworthiness are two different elements (Toma, 2010). Trustworthiness is an attribute of trust by trustees (Ten Kate, 2009) and it is the likelihood of trustee to maintain an individual's trust (Chopra & Wallace, 2002). It is also defined as the characteristics of trustees, worth to be trusted and are willing to trust (Akter, D'Ambra, & Ray, 2011).

The first dimension of trustworthiness in e-commerce is benevolence. Benevolence in e-commerce is defined as the positive perception of e-commerce and the orientation of the online company. Benevolence is 'the extent to which a trustee (vendor) is believed to do good to the trustor (customer), aside from an egocentric profit motive' (Safa & Von Solms, 2016). Therefore, benevolence is the deliberate effort by an e-commerce vendor to serve the best interest of his or her customers without any prejudice of their knowledge. The extent of benevolence will reflect the level of trust a consumer has in a vendor (Ribadu & Rahman, 2017).

The second dimension of trustworthiness in e-commerce is integrity. Integrity is a quality of honesty and uprightness that is guided by moral principles (Ribadu & Rahman, 2017). It reflects the expectation of an e-commerce vendor to act in good faith, with absolute honesty and be guided by ethical obligations from initiation to the fulfilment of an e-commerce transaction. Integrity is mainly centred on the character of the trustee and the ability to fulfil promises and obligations to the trustor.

The last dimension of trustworthiness is ability. Ability refers to the competency and characteristics of the sellers or organizations in influencing and authorizing a certain specific area, including how they provide, serve and keep goods and service safe from being interfered by third parties (Ainur & Mula, 2010).

Trustworthiness and Customer Loyalty

From a previous study conducted by Winnie (2014), trustworthiness has positive impact on customer loyalty. The result is consistent with Shainesh's (2012) findings that show that trustworthiness is related to customer loyalty. Trust enhances customers purchase and repurchase intentions (Ganguly, Dash & Cyr, 2009). A customer tends to purchase online if they believe the website companies, with good quality website, use Internet frequently, higher quality of website and trust the technology (Kim, Chung & Lee, 2011). Trust can be influenced by interactivity, both trust and satisfaction influence loyalty. Once customers have established trust they will regularly purchase the goods so they will get the satisfaction on product/services. After some transactions they will become loyal customers (Bhaskar & Kumar, 2016). A competent vendor will do everything according to customer needs. If vendor actions (good or bad) are sufficiently consistent with customer expectations, those actions will demonstrate predictability. Customers need to believe that the vendor is benevolent, cares about them and has the intention to do what is good for them. Integral means that the vendors have to demonstrate that they are legitimate, make good faith contracts, behave ethically, and follow through on the promises made (Maniam, Naranjo, & Subramaniam, 2012).

Customer Satisfaction (Web Design and Security)

Customer satisfaction has two concepts which depend on whether it focuses on the output or the process (Oliver, Rust, & Varki, 1997). The focus on the output shows that customer satisfaction is generally an output caused by the customer's experience. This cognitive state

that the consumer has is compensated the price that has been paid. It reflects specific purchase or the purchase experience combined with sentiments that the consumer had towards the experience prior to the actual point of purchase. The focus on the process is when a consumer experience is better than expected and the choice corresponded with the advanced sentiment. Customer satisfaction will also be a focus on web design/appearance and privacy/security.

According to Kassim and Abdullah (2008), in creating satisfaction, the website design dimension is important because it is directly related to the user interface. This dimension of tangible includes content, organization, and structure of the site which is visually appealing, fascinating and pleasing to the eyes. Furthermore, Dharmesti and Nugroho (2013) stated that convenient payment mechanisms have a positive effect on customer satisfaction. Safa and Von Solms (2016) claimed that e-commerce systems should provide security or customer information and also the information concerning their transactions during Internet shopping. Customer information may be used for a variety of purposes, and this will increase the risk for customers. This is the reason why customers might consider the security of the system as an important factor in e-commerce.

Customer Satisfaction and Customer Loyalty

According to Eid (2011) and Myftaraj and Nexhipi (2014), it is expected that a higher level of customer satisfaction will lead to a greater loyalty. The author also claimed other studies have shown that customer satisfaction is a leading factor in determining loyalty. The satisfaction of e-consumer is an important confidence builder and it is related to the customer loyalty factor. According to Sanchez, Torres and Arroyo-Cañada (2017), customer satisfaction is regarded as the prerequisite for customer loyalty, and a satisfied customer tends to keep in touch with a business. What is more, customer satisfaction has a direct and positive effect on loyalty.

Word of Mouth (WOM)

According to Tax, Chandrashekar, Christiansen (1993), word-of-mouth (WOM) is informal communication between individuals about the characteristics of a supplier and/or its products and services. Sun, Seounmi, Wu and Kuntaraporn (2006) defined WOM as shared personal experiences and opinions among friends, colleagues or relatives. According to Euromonitor International (2012), online retailers (e-commerce) have been pushed to reconsider on how they mesmerize and retain customers by the increased integration of social media into their daily life. Furthermore, Forrester (2012) found that the online US retail sales expanded to almost 75 percent in 2016, and the biggest challenge for E-Commerce to “lock-in” customers (Zauberman, 2003) and encourage customers to become more loyal (Harris & Goode, 2010). The opportunity for e-commerce lies in harnessing the power of WOM and using it to achieve competitive advantage (Sweeney, Soutar & Mazzarol, 2007).

Other than that, customers who are satisfied are willing to be loyal, to buy more products, and engage in positive WOM (Palmatier, Dant, Grewal & Evans, 2006). This statement can be seen from previous research studies which show a significant relationship between communication and customer loyalty (Patterson, 2016). In addition, according to Heikkilä (2009), face-to-face communication can strengthen the commitment that further leads to a strong relationship of the firm with the buyer and this relationship creates a positive relation between WOM and customer loyalty. Previous researchers found that customer satisfaction is positively related to WOM (Chang & Chen, 2008; Chiou & Droge, 2006; Michaelidou,

Siamagka, & Christodoulides, 2011; Woisetschläger, Lentz, & Evanschitzky, 2011). The findings indicate that WOM is an antecedent of trust and intention. Other than that, WOM is a relatively important driver of trust and intention in e-commerce settings (Kassim, & Salaheldin, 2009) and it leads to customer loyalty.

In addition, Kumar, Lassar and Butaney (2014) found the significant indirect effects of website interactivity on WOM. Other than that, their findings also indicate that there are significant and positive indirect effects of WOM on e-retailing. From this finding, it can be concluded that WOM can ensure that existing and new customers are willing to be loyal to e-commerce. Furthermore, previous studies conducted by Chi and Qu (2007), Prayag (2009), as well as Prayag and Ryan (2011) can also re-confirm that the presence E-WOM has a significant and positive effect on customer satisfaction and loyalty.

Switching Cost

According to Heide and Weiss (1995), switching cost is the cost associated with switching from one dealer to another. Switching costs involve both fiscal and non-fiscal costs (Dick & Basu, 1994). The vital concept of switching costs is to manage customer retention which enhances customer loyalty, and this concept has been examined in the context of the customer relationship (Caruana, 2004). Furthermore, Lam, Shanker, Erramilli and Murthy (2004) stated in their studies that switching costs may include loyalty benefits that customers need to return when their relationship ends with the service provider. According to Jones, Mothersbaugh and Beatty (2002), switching cost is the valued economic and psycho-logical costs related to switching from one supplier to another. Switching costs can be related to search costs, transaction costs, learning costs, loyal customer discounts, customer habit, emotional cost and cognitive effort, which are linked to consumer activities (Fornell & Claes, 1992).

Prior studies have proven in both empirical and theoretical investigations that switching costs are essential consumer retention alternatives in the online milieu (Shapiro, Varian, & Becker, 1999) and this also has been proven in telecommunication sector studies (Aydin & Ozer, 2005). Similarly, as stated by Kim, Park and Jeong (2004), most online consumers are tied by switching costs in an e-commerce platform which have forced them to stay with the current service provider. According to Liu-Thompkins, et al. (2010), the many new alternatives on the Internet may become much more powerful than any other conservative ways that traditional sectors had done. Thus, it is believed that switching costs would actually retain consumers to the service provider either by personal intention or provider insistence.

RESEARCH METHODOLOGY

The present study utilized correlational research design involving e-commerce consumers. Convenience sampling was used to distribute the questionnaire using e-survey to 119 respondents. The questionnaire was developed based on the existing questions on the intended variables. There are five independent variables which are trustworthiness, security, web design, word of mouth and switching cost. There are 15 items to measure trustworthiness, 4 items to evaluate web design, 4 items to assess security, 5 items to measure word of mouth, 5 items to measure switching cost and 5 items to assess customer loyalty. Items for assessing trustworthiness were adapted from Gupta and Kabadayi (2010). An example of trustworthiness item is, "The e-commerce providers are reliable." Items for security were adapted from Safa and Von Solms (2016). An example of this item is, "I trusted

this website when I realized that their system is secure.” Web design items were adapted from Kassim and Abdullah (2008). An example of this item is, “The information on the site is attractively displayed.” Items for assessing WOM were adopted from Bahri-Ammari (2012). An example of WOM item is, “I say positive things about this e-commerce provider to other people.” Items to gauge switching cost were developed based on the existing instrument. An example of a question for this variable is, “I would lose a lot of information about my transaction history if I change.”

RESULTS AND DISCUSSIONS

Table 1: Respondents’ profile

Variable	Description	Frequency	Percentage (%)
Gender	Male	33	27.7
	Female	86	72.3
Age	18 – 25 years old	98	82.4
	26 - 30 years old	7	5.9
	31 - 35 years old	7	5.9
	36 - 40 years old	0	0.0
	41-45 years old	4	3.4
	46 years and above	3	2.5
Race	Malay	95	79.8
	Indian	0	0.0
	Chinese	1	.8
	Bumiputera	19	16.0
	Others	4	3.4
E-commerce Website	Lazada	96	80.7
	11 Street	2	1.7
	Shopee	7	5.9
	Zalora	5	4.2
	Mudah	6	5.0
	Lelong	1	.8
	Others		7.1
	Hermo.my	6	
	FashionValet.com	2	
	Mysale.my	1	
	Qoo10.my	1	
	Majalah.com	1	
	Go Shop	1	
	CJ Wow Shop	1	
	Doublewoot	1	
	Shapoholic	1	
Frequently using e-commerce	Once in month	94	79.0
	Twice or five times in a month	21	17.6
	More than 5 times in a month	4	3.4
Mostly buy	Books	2	1.7
	Clothing	46	38.7
	Food	2	1.7
	Gadget	43	36.1

	Others		21.8
	Handbag	4	
	Skin care	14	
	Shoes	6	
	Sports equipment and facilities	2	

With regards to the respondents' profile, a total of 119 respondents from e-commerce consumers participated in this study. A total of 33 respondents (27.7%) are male, and 86 respondents (72.3%) are female. Pertaining to the age distribution of the respondents, 82.4% is in the age group between 18 and 25 years old, 7 participants (5.9%) were in the age group between 26 and 30 years old, 7 respondents (5.9%) were aged between 31 and 35 years old, 4 respondents (3.4%) were in the age group between 41 and 45 years old, 3 respondents or 2.5% were in the age category of more than 46 years old. Looking at the races, majority of respondents are Malays, with 95 individuals or 79.8%, compared to Chinese, with only one individual or 0.8%. Majority of respondents were frequent users of Lazada as one-commerce website, with 96 respondents or 80.7%, compared to 11street and other websites with 1.7%. 94 respondents (79%) used e-commerce once a month, 21 respondents (17.6%) used it twice or 5 times a month and more than five times in a month with four respondents or 3.4%. 46 respondents (38.7%) of the respondents usually purchased clothing items, 43 respondents (36.1%) purchased gadgets while the other 26 respondents (21.8%) purchased books and only two respondents (1.7%) made online purchases for food.

Table 2: Result of factor analysis for independent variables: trustworthiness (ability, integrity, and benevolence), security, web design, word of mouth and switching cost.

	Component				
	1	2	3	4	5
B5	.811				
B6	.799				
B9	.763				
B8	.722				
C11	.680				
C10	.645				
C15	.639				
A4	.576				
E17.2		.825			
E17.4		.819			
E17.1		.761			
E17.3		.731			
D16.4			.877		
D16.5			.790		
D16.3			.754		
D16.2			.664		
D16.1			.647		
G25				.832	
G26				.828	
G24				.818	
G23				.770	
G27				.767	
F18					.694
F19					.681
F21					.606
F20					.560
% Variance Explained (72.118)	18.007	14.803	14.781	14.708	9.820
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.					.885
Approx. Chi-Square					2323.121
Bartlett's Test of Sphericity					325
df					.000
Sig.					.729-.953
MSA					

The results of a principle component factor analysis with varimax rotation indicate the existence of five factors. The first factor with eight items explained 18.007% of the variance, the second factor with four items explained 14.803% of the variance, the third factor with four items explained 14.781% of the variance, the fourth factor with five items explained 14.708% of the variance, and the fifth factor with four items explained 9.820% of the total variance. The total variance explained in the model is 72.118%, which is considered good. KMO value of 0.885 indicates that the samples are adequate for factor analysis to be conducted. Bartlett's test of sphericity of 2323.121 denotes the adequacy of the correlation matrix for factor analysis. MSA values in the range of 0.729 and 0.953 indicate the adequacy of sampling for each factor. The first factor comprised items pertaining to trustworthiness with factor loadings in the range between 0.576 and 0.811; therefore, the name was retained. The second factor contained items of web design with items loadings in the range between 0.731 and 0.825. The name of the factor was maintained as web design. The third factor consisted of security items with loadings ranging from 0.647 to 0.877. The factor was known as security. The fourth factor contained items measuring switching cost with the loadings

between 0.767 and 0.832, and the name was retained. Lastly, the fifth factor reflects word of mouth with loadings ranging from 0.560 to 0.694; thus, the name of word of mouth was used. (Table 2).

Table 3: Result of factor analysis for the dependent variable: customer loyalty.

		Component
		1
H31		.895
H29		.843
H32		.814
H30		.792
H28		.771
% Variance Explained		67.906
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.858
Approx. Chi-Square		303.307
Bartlett's Test of Sphericity		df
		10
Sig.		.000
MSA		.819-.896

A principle component factor analysis with varimax rotation was also performed on items measuring customer loyalty (Table 3). The results show that the sampling is sufficient with KMO value of 0.858. The Bartlett's test of sphericity of 303.307 indicates sufficient correlation matrix to proceed with factor analysis. MSA values ranged from 0.819 to 0.896 and indicate the samples are adequate for each item. The explained variance of 67.906 is adequate for the model. Based on the results, one factor was produced indicating the unidimensionality of the model. The item loadings ranged from 0.771 to 0.895 and factor was named as customer loyalty.

Table 4: Result of correlations

No	Variables	Mean	SD	1	2	3	4	5	6
1	Trustworthiness	3.63	0.60	(0.899)					
2	Web Design	4.03	0.62	0.505**	(0.906)				
3	Security	3.73	0.76	0.542**	0.611**	(0.912)			
4	Switching Cost	3.44	0.76	0.320**	0.257**	0.397**	(0.884)		
5	Word of Mouth	3.84	0.70	0.564**	0.705**	0.667**	0.400**	(0.910)	
6	Customer Loyalty	3.87	0.63	0.625**	0.606**	0.546**	0.436**	0.718**	(0.879)

Looking at the values of means and standard deviations of variables, all values are considered high exceeding the threshold value of 2.5 (Table 4). The lowest mean value is 3.44 for switching cost, and the highest mean value is 4.03 for web design. All variables have Cronbach's alpha values exceeding 0.7, denoting that all items measuring the intended variables are highly reliable. With regards to the relationship between the independent and dependent variables, the lowest correlation value is between switching cost and customer loyalty ($r = 0.436$; $p < 0.001$) and the highest correlation is between WOM and customer loyalty ($r = 0.718$; $p < 0.001$), signifying concurrent validity. The results of correlation analysis indicate potential influence of the predictor variables on outcome variable, which is customer loyalty.

Table 5: Result of regressions analysis

Variables	Standardized Beta
Trustworthiness	.287**
Web Design	.155**
Security	-.041
Switching Cost	.155**
Word of Mouth	.413**
R	.784
R ²	.615
F value	36.104
Sig. F value	.000
Durbin Watson	1.753

A multiple regression analysis was performed to identify factors that contribute to customer loyalty (Table 5). R² value of 0.615 indicates that 61.5% of the variance in the model was explained by the independent variables and the model is significant ($F(5,113) = 36.104$; $p < 0.001$). Durbin Watson value of 1.753 shows that there is no problem of autocorrelation in the model. The results of a multiple regression analysis show that four variables are significant to influence customer loyalty; trustworthiness ($\beta = 0.287$; $p < 0.01$), web design ($\beta = 0.155$; $p < 0.001$), switching cost ($\beta = 0.155$; $p < 0.001$), and word of mouth ($\beta = 0.413$; $p < 0.01$). The reasons why only four independent variables are significant because from a previous study by Winnie (2014), it was found that trustworthiness had positive impact on customer loyalty. The result is consistent with Kim (2003) and Lee, Kim and Moon (2000) where it showed that trustworthiness is relatively related to customer loyalty. According to Kassim and Abdullah (2008), in creating satisfaction, website design dimension is important because it is directly related to the user interface. Satisfied customers are more than willing to be loyal, to buy more products, and to engage in positive word-of-mouth (Palmatier, Dant, Grewal & Evans, 2006). This statement can be supported by previous research studies which found that there is a significant relationship between face-to-face communication and customer loyalty (Tuten & Solomon, 2017). Furthermore, Lam, Shankar, Erramilli and Murthy (2004) stated in their studies that switching costs may include loyalty benefits that are needed to be given back by customers when their relationship ends with the service provider.

CONCLUSION AND RECOMMENDATIONS

Due to the importance of customer loyalty in electronic commerce, this research was undertaken to identify critical factors that influence customer loyalty. Based on the previous work on this matter, five variables were identified; namely, trustworthiness (ability, integrity, and benevolence), security, web design, word of mouth and switching cost. Based on the results of regression analysis, trustworthiness (ability, integrity, and benevolence), web design, word of mouth and switching cost are the most important predictors of customer loyalty. Therefore, electronic commerce companies should emphasize on these factors if they want to ensure the loyalty of their customers. Word of mouth is the strongest predictor of loyalty, followed by trustworthiness. These factors should be emphasized by the retailers besides web design and switching cost.

Several recommendations of the study can be derived. Firstly, to increase trustworthiness, service providers should give true information to customers on product specification, price, sales, etc. Service providers should also maintain their reputation by making a prompt

delivery and attend to any complaints from customers. Furthermore, service providers should also offer satisfactory service to customers in the transaction by delivering what was promised. Service providers must ensure that their customers receive the correct items that they have ordered. With this, the company can increase and retain integrity, ability, and benevolence as perceived by their customers. Secondly, word of mouth has become a vital tool in spreading positive information and vibes. Service providers can create a campaign of “member get member promotions” to encourage existing customers to spread the good message to others. Besides, in order to avoid customers from choosing and changing to other e-commerce websites, service providers should provide unique products and services also free gifts to their existing and potential customers. With this, their customers will be reluctant to go to other e-commerce websites because they would not get the same services and products. In addition, in the context of switching costs, service providers can improve contract or deal offered to consumers by providing great and beneficial plans. This would help build a closer relationship between consumers and providers and indirectly lead consumers to stay with the providers because they feel appreciated. Lastly, service providers should focus more on web designs that are convenient for customers. The website should have a user-friendly interface that is limited to three clicks only so that customers will feel happy and excited when they browse through it.

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