Determinants of Consumer Loyalty toward Online Shopping Platforms among Malaysian Part-Time University Students

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Abstract

The COVID-19 pandemic has seen a significant change in customers' purchasing behavior as many customers prefer online shopping to traditional method. The main catalysts for this behavioral shift are customers' concern on the safety issue, greater options, convenience and time saving. Since customers are having greater options to choose products online, it is difficult to determine what makes them loyal to certain retailers. This study is meant to investigate the factors that determine customer loyalty toward online shopping platforms among Malaysian part time students. A total of 284 responses were collected from part-time students from various faculties in UiTM Puncak Alam using online survey. The questionnaire was adapted from the established questionnaire and the items were modified to reflect the current phenomenon of interest. The results of multiple regression analysis show that privacy practices, customer satisfaction and customer perceived value are the significant predictors of customer loyalty while website design, system availability and contact services are found to be the non-significant predictors of customer loyalty. To retain customers, online retailers must ensure that customer value, customer satisfaction and privacy practices are present when customers do their online shopping transactions using their platforms. The implications of the study are discussed in further detail in the paper.

Keywords: e-service quality, customer satisfaction, customer perceived value, customer loyalty

Introduction

During the current epidemic, more emphasis is paid to online purchasing. Today, with the proliferation of online markets and websites, people's reliance on internet technology has grown substantially (Moon et al., 2021; Wattoo & Iqbal, 2022). As a result of the COVID-19 outbreaks and the quickly growing smartphone penetration rate in Malaysia, individuals are increasingly reliant on technology to purchase groceries and a range of other products. These shifts in consumer behaviour and technological innovation lead to the expansion of online shopping (Simon & Sarah, 2019). Online shopping is rapidly becoming the norm in Malaysia since it enables consumers to be productive and successful in this aspect. In the first quarter of 2021 alone, e-commerce transaction and revenue income grew by 30 percent compared to the same period the previous year (DOSM, 2021). It is apparent from the preceding discussion that the predisposition of individuals to shop online has increased over time. As

technology has improved and internet availability has increased, customers' confidence in their ability to shop online has undoubtedly grown.

Malaysia's business environment has been transformed by the advent of electronic commerce (e-commerce). E-commerce has contributed more than RM896.4 billion to the Malaysian economy in 2020 alone, making it one of the country's most important sectors among the fastest expanding industries in the country (DOSM, 2021). To the surprise of many, the widespread use of e-commerce platforms has only begun in the last ten years, as consumers begin to notice a large influx of new players partnered together to provide excellent products. Additionally, because of the pandemic, it has provided customers in Malaysia with an opportunity to become more accustomed to the use of e-commerce platforms, such as the implementation of lockdown in the country.

Consumers are increasingly turning to e-commerce platforms to take advantage of better deals and have a more enjoyable shopping experience, as evidenced by a decrease in the number of walk-in customers to brick-and-mortar stores to complete their purchases. Furthermore, many businesses have begun to respond to the trend by closing their physical stores and focusing solely on creating their own virtual shops on e-commerce platforms, which is becoming more popular. The existence of e-commerce websites has shown the world that commercial transactions can be completed successfully with the same or lower risk than physical purchases compared to the traditional shopping method. Furthermore, because the Internet was the catalyst for these changes, internet-enabled devices such as mobile technology and the rate of adoption in Malaysia have contributed to the success of e-commerce platforms, which have been effective in reaching existing and potential consumers (Zare & Mahmoudi, 2020).

Consumer loyalty is earned by regular favourable interactions with certain products or services. A study by Zare, Mansoureh Mahmoudi, and Roya (2020) found that when consumers are loyal, the likelihood of them purchasing from a competitor decreases, resulting in a high level of customer retention and increased profitability for the business. In Malaysia, using e-commerce platforms to maintain consumer loyalty to online purchasing is an odd concept. Until the early phases of the Internet's development in Malaysia, the majority of Malaysians did not have access to online shopping. Even if they are, consumers remain wary of online buying due to their unfamiliarity with the process. According to GlobalWebIndex, more than 80% of users between the ages of 16 and 64 in Malaysia have already engaged in online shopping. As of 2019, Malaysia has more than 26 million internet users, and more than 80% of users between the ages of 16 and 64 have already engaged in online shopping (Simon & Sarah, 2019). A recent study indicated that developments in computer and network infrastructure have drastically transformed internet usage, enabling for the growth of e-commerce as a direct result of these advancements (Rizan et al., 2020). This study aims to examine the relationship between e-service quality attributes, customer satisfaction, and perceived customer loyalty among part-time students in Malaysia.

Literature Review
Customer Loyalty

Customer loyalty is defined as the act of consistently purchasing products and services from the same company (Othman et al., 2019). Tzavlopoulos and Gotzamani (2019) discovered that high levels of quality lead to a high level of satisfaction, which results in the consumer adopting positive consumer behaviours such as loyalty. Many researchers have suggested that when analysing consumer loyalty in the context of the Internet and online shopping, it is important to consider a broader and in-depth investigation because the strength of the satisfaction-loyalty link varies significantly across contexts (Othman et al., 2019). According to previous research, consumer loyalty is represented by the degree of satisfaction with the purchasing process, confidence in the brand, price sensitivity during the purchasing process,

and desire to repeat the purchase process (Skurpel, 2020). Consumer loyalty is also important for increasing profitability and lowering costs. As a result, in order to increase consumer loyalty, businesses must identify the elements that are most beneficial to consumers and invest resources accordingly.

It is essential for businesses to establish a solid relationship with their clients through loyalty. This is owing to the fact that customers are firms' primary profit source. In the context of online buying, the meaning of loyalty varies depending on the products to which it is tied. It is frequently referred to as "e-loyalty," which is a result of rapid technology advancement, because it symbolises companies that have invested in current trends to create their operations and processes (Kingshott et al., 2018). This study employs the term consumer e-loyalty since it focuses more on online customer loyalty than traditional customer loyalty.

E-Service Quality Features
In the context of e-commerce, the features of e-quality services can be defined as the ability of a consumer to purchase the desired items and services from an online store without meeting any problems or challenges (Tzavlopoulos & Gotzamani, 2019). One of the most important criteria in a company's ability to survive in a fiercely competitive e-environment is its strategic focus on its services. In addition to product quality, service quality plays an essential role in customer retention. Customers should receive the company's superior service experiences, which will ultimately lead to a rise in consumer loyalty (Rita et al., 2019). When purchasing goods or services from an online business, consumers evaluate the quality of service supplied by a website based on particular characteristics or dimensions. Moreover, e-service quality is the extent to which an electronic service can effectively and efficiently meet consumer requirements (Ingaldi & Ulewicz, 2019). Additionally, it has been found that these features have a good effect on customer loyalty and affect customers' intent to return to the online store (Tzavlopoulos et al., 2019).

Rita et al. (2019) emphasised the significance of e-service quality as they discovered that it had a beneficial effect on consumers. Biswas et al. (2019) discovered in a separate study that website service quality has a substantial impact on consumers' pleasure with online buying, which leads to their loyalty. The results are likewise comparable with those of Aslam et al. (2019) that show that trust in e-commerce platforms eventually leads to customer loyalty. The significance of e-service quality is the key to retaining customers on an online store's website.

Customer's Satisfaction
Consumer satisfaction is described by Tzavlopoulos et al. (2019) as the action of meeting an individual's expectations; it is required, together with trust, to eliminate customer uncertainty about a company's ability to provide dependable goods and services. Moreover, according to Alaei (2017), consumer satisfaction is built on prior interactions and is a state of mind that typically involves expectations based on prior encounters. Consumer contentment is a crucial element in building consumer loyalty (Pham & Ahammad, 2017). Customers who are satisfied with a service provider's service will increase their usage and intentions to use the service in the future (Rita et al., 2019).

In the business world, "consumer satisfaction" is a multi-dimensional concept that refers to a consumer's post-purchase feelings or attitudes toward a particular product or service. Customers who are satisfied with a service are more likely to form a relationship with that e-seller, possibly purchasing more from them and increasing their reliance on that company. Customers develop a sense of commitment through their relationship with an e-commerce company, which leads to increased sales (Tzavlopoulos et al., 2019). The link between consumer satisfaction and consumer loyalty has long been established.

Customer's Perceived Value

Perceived value is often analysed based on equity theory (Kuo et al., 2009). The core idea of this theory is that perceived value is formed by comparing what the customer receives (its fairness, correctness, and worthiness) and what he or she sacrifices (perceived cost). In other words, perceived value is formed by comparing the customer's output-to-input ratio, in terms of benefits and costs associated with the purchase, with the company's output-to-input ratio in the purchase setting (Moliner, 2009). Perceived value is a 'trade-off' between what the consumers' receives and the sacrifices he or she has to make (Servera-Francés & Piqueras-Tomás, 2019). Another research defines perceived value as a result of global valuation founded on what the client gives and receives in return, the positive dimension carries some benefits for the client such as quality (García-Fernández et al., 2018). Although, the definition of perceived value varies depending on the different academic research perspective employed, however, in the context of this study, consumers' perceived value is an interactive, relative and preferential experience that the customer received through the performance of goods or services that can meet their needs and expectations (Wan et al., 2017). Behavioural aspects are important contributors to consumers' e-loyalty. Whereby perceived value gives satisfaction to be materialized in which later will be converted into loyalty (García-Fernández et al., 2018). Previous researchers measured the consumers' perceived value in terms of the price and value of the products, good credit on the website, value and worth of the products and paying method (Alaei, 2017).

Methodology

The study adopted a correlational research design in describing the relationship between the studied variables. The sampling frame is based on a list of part-time students in various faculties at UiTM Puncak Alam Campus, Selangor, Malaysia. The online survey instrument was distributed randomly among students via WhatsApp and email in December 2021. After a month of data collection, there were 284 responses received and recorded for data analysis. The questionnaire was adapted from the established questionnaire and the items were modified to reflect the current phenomenon of interest. Alaei's (2017) questionnaire was used to measure the variables of this study, such as e-service quality features, customer satisfaction, customer perceived value, and consumer e-loyalty.

The questionnaire utilised closed-ended questions with a fixed range of possible answers using a 5-point Likert scale with the following values: 1 = strongly disagree, 2 = disagree, 3 = uncertain, 4 = agree, and 5 = strongly agree to measure all variables in this study. The collected data were analysed using the statistical software, i.e., SPSS Version 26. Both descriptive statistics (i.e. mean and standard deviation) and inferential statistics (e.g. a multiple regression analysis) were used in the study.

Results and Discussion

Results Profile of Respondents

Among the study's participants, 74 respondents (or 26.1 percent) were male, while 210 respondents (or 73.9 percent) were female. Regarding the educational background of the participants, the majority of them were part-time students at the Bachelor's Degree level, with 242 respondents (85.2 percent), while 42 were part-time students at the Diploma level (42 respondents, or 14.8 percent). In terms of online shopping frequency, 129 respondents, or 45.4 percent, shopped at least once a week, while 76, or 26.8 percent, shopped at least once every two weeks. A total of 73 respondents (25.7%) shopped once a month, while the remaining respondents (36, or 12.6%) shopped at least once a year. In terms of the e-commerce platforms used by respondents, the majority (239 or 84.2 percent) preferred the Shopee website or apps, followed by 36 respondents (12.6 percent) who preferred the Lazada

website or apps. Only five respondents (1.8%) chose the Zalora website, while four (1.4%) chose other online shopping websites such as Amazon Fashionvalet, Next UK, and others.

Factor Analysis

To confirm the dimensionality of items used to measure aspects that contribute to customer loyalty, a principal component factor analysis with varimax rotation was performed. Initially, 37 items were used to assess six factors: website design (7 things), system availability (5 items), contact services (6 items), privacy practises (7 items), customer satisfaction (6 items), and customer perceived value (6 items). The findings of factor analysis show that there are six components, with lesser items. Due to significant cross-loadings and items loaded under components different from the original conceptualization, two items were eliminated for website design features and three items were removed from customer perceived value items. Table 1 shows the factor analysis results for the independent variables in this study. All six factors account for 73.19 percent of the variance. The KMO value of.929 indicates that the correlation matrix is suitable for factor analysis. The MSA values are between.896 and.945, indicating that the samples are adequate for each item. The first component is made up of four items that measure website design elements with loadings ranging from.568 to.78. The second component, which consists of five items, reflects system availability, with factor loadings ranging from.585 to.725. The third component comprises six items that measure contact services with factor loadings ranging from.718 to.754. The fourth component is made up of seven items that assess privacy practises and have a factor loading range from .595 to .803. The fifth component, customer satisfaction, had 6 items ranging from .718 to .823. The final component contains three customer perceived value items with factor loadings ranging from .623 to 743.

Table 2 displays the results of the factor analysis for the dependent variable (customer loyalty) in this study. A principal component factor analysis was also used to determine the dimensionality of a 7-item measure of customer loyalty. The results show that all items measuring customer loyalty are unidimensional. The factor explains 66.59 percent of the variance and has a KMO value of .884, indicating that the correlation matrix is suitable for factor analysis. The MSA values, which range from .854 to .939, indicate the adequacy of samples for each item measuring the dependent variable. This factor has loadings ranging from .715 to .885, which is highly acceptable.

Table 1: Results of Factor Analysis for the Independent Variables (n=284)

Variable	Component					
	1	2	3	4	5	6
WD-I like the layout of the website.	.738					
WD-The start page leads me.	.780					
WD-The start page tells me immediately where I can find the information I am looking for.	.755					
WD-I can go to exactly where I want quickly.	.568					
SV-All-time system availability enables me to purchase more quickly.		.649				
SV-All-time system availability ensures anytime purchase.		.723				
SV-All-time system availability ensures anywhere purchase.		.725				
SV-All-time system availability increases the purchase intention.		.698				
SV-All-time system availability increases the trust in the website.		.585				
CONT-Customer service personnel are always on contact to help me.			.754			
CONT-Inquiries are answered promptly.			.727			
CONT-When I have a problem, the website shows a sincere interest in solving it.			.676			
CONT-Contacting this web site and buying is exciting for me.			.749			
CONT-It is easy to contact the website to get the details about products.			.740			
CONT-It is good navigate and contact on because there is much information on it.			.718			
PP- I feel I can trust this web site for purchasing products.				.595		
PP-I feel like my privacy is protected at this site.				.704		
PP-I feel safe in my transactions with this web site.				.698		
PP-The web site has adequate privacy features.				.701		
PP-The site keeps the secret of information of my transactions.				.755		
PP-The site will not share my personal information with other sites.				.803		
PP-The site will protect my bank card/account information.				.643		
CS-Overall, I am satisfied with online shopping experience.					.777	
CS-I am satisfied and strongly recommend that others use the online shopping.					.784	
CS-I'm satisfied, because it is quick and easy to complete a transaction at the online shopping.					.718	
CS-My overall opinion of the services provided by the E-Commerce platform is very good.					.759	
CS-I'm happy with the online shopping for E-Commerce.					.823	
CS-I'm satisfied with the decision to use the E-Commerce.					.795	
CPV-Products are valuable.						.684
CPV-I get what I pay in this website.						.743
CPV-Products are worthwhile.						.623
% variance explained (73.192%)	49.655	7.449	6.074	3.661	3.277	3.076
MSA						.896-.945
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.						.929
Bartlett's Test of Sphericity — Approx. Chi-Square						4892.136
df						666
Sig.						.000

Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalization.

Table 2: Results of Factor Analysis for the Dependent Variable (n=284)

		Component
		1
I will promote this shopping website to my close friends.		.802
When thinking about Internet shopping, I first think about this shopping website.		.787
I can hardly consider changing to other shopping websites.		.715
In future years, I would still often purchase from this shopping website.		.885
If I had to do it over again, I would choose the online website.		.871
I try to use the online website because it is the best choice for me.		.734
I consider myself to be a loyal patron of the online website.		.806
% variance explained		66.592%
MSA		.854-.939
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.884
Bartlett's Test of Sphericity	Approx. Chi-Square	652.647
	df	21
	Sig.	.000

Extraction Method: Principal Component Analysis.

Reliability and Correlation Analysis
Table 3 illustrates the reliability analysis results, which show that all items are reliable for measuring the intended variables: website design features (α=.86), system availability (α=.891), contact services (α=.916), privacy practises (α=.936), customer satisfaction (α=.952), customer perceived value (α=.877), and customer loyalty (α=.911). Correlation analysis results show that all independent variables are significantly correlated with each other, indicating convergent validity. The range of relationships between all independent variables is .469 to .72, indicating that the relationship is moderate to strong. The lowest correlation (r =.469; p<.01) is found between website design features and customer perceived value, while the highest correlation (r =.72; p<.01) is found between customer satisfaction and customer perceived value. All independent variables were found to be significantly correlated with the dependent variable, indicating concurrent validity. Contact services and customer loyalty have the lowest correlation (r =.551; p<.01), while customer satisfaction and customer loyalty have the highest correlation (r =.752; p<.01).

Table 3: Results of Correlation & Reliability Analysis (n=284)

No	Variables	Mean	SD	1	2	3	4	5	6	7
1	Website Design	4.35	.6	(.86)						
2	System Availability	4.38	.59	.654**	(.891)					
3	Contact Services	3.96	.76	.561**	.593**	(.916)				
4	Privacy Practices	4.08	.72	.547**	.638**	.683**	(.936)			
5	Customer Satisfaction	4.42	.62	.538**	.664**	.528**	.681**	(.952)		
6	Customer Perceived Value	4.2	.73	.469**	.562**	.501**	.611**	.720**	(.877)	
7	Customer Loyalty	4.22	.69	.569**	.618**	.551**	.676**	.752**	.737**	(.911)

Notes: **. Correlation is significant at the 0.01 level (1-tailed); Cronbach's alphas in the parentheses along the diagonal; N=284

Regression Analysis
Table 4 illustrates the results of the regression analysis for this study. A multiple regression analysis was used to identify customer loyalty factors toward online shopping. The regression model is highly acceptable, with an R2 of .686, indicating that the independent variables explain 68.6 percent of the variance in the model. The F value of 49.095 indicates that the data fits the model extremely well. The absence of an autocorrelation problem in the regression model is demonstrated by the Durbin-Watson coefficient of 1.787. Only three independent variables are significant at the 0.01 and 0.05 levels in explaining customer loyalty toward

online shopping (privacy practices, customer satisfaction, and customer perceived value).

Table 4: Results of Regression Analysis (n=284)

Variables	Standardized Beta Values
Website Design	.13
System Availability	.028
Contact Services	.027
Privacy Practices	.162*
Customer Satisfaction	.301**
Customer Perceived Value	.331**
R	.828
R^2	.686
Adjusted R^2	.672
F values	49.095
Sig. F values	.000
Durbin Watson	1.787

Discussion

From the results of a multiple regression analysis, customer perceived value was found to be the strongest predictor of customer loyalty toward online shopping platforms. Since customers are looking for the online platform that provides them with the highest value, they will be loyal customers to the chosen online platform as long as it continues providing the values for customers. This finding is consistent with the one found by previous researchers including García-Fernández et al. (2018), Servera-Francés and Piqueras-Tomás (2019), and Wan et al. (2017). The recent study conducted by Vy, Dinh, Vu and Pham (2022) also supported the findings in this study.

The second significant factor that contribute to customer loyalty is customer satisfaction. In most studies (Molinillo et al, 2022; Pham & Ahammad, 2017; Rita et al., 2019; Tzavlopoulos et al., 2019), customer's satisfaction has been found to affect customer loyalty. Customer must be satisfied before them become loyal to the online retailer. This finding confirms the earlier research findings that loyalty is the outcome of customer satisfaction. The third significant factor is privacy practices. When performing online shopping, customers' main concern is privacy. They don't want their personal data to be discovered by the third parties. Online retailers that are able to ascertain this concern will gain customer trust (Aslam et al., 2019) and subsequently retain them as loyal customers.

The present study failed to prove that website design, system availability and contact services are significant predictors of customer loyalty toward online shopping platforms. These three factors are now considered as the 'must have' factors of online shopping platforms. All platforms have considered and included these factors on their websites. That is the reason why customers do not consider these factors as the predictors of their loyalty toward online shopping platforms.

The findings from the present study should be taken seriously by the online retailers and academics. For online retailers, they must show that their online platforms provide the greatest and unique values to customers in order to retain them using the chosen platforms. Secondly, they must ensure that customers are satisfied using their online shopping platforms. To do this, the online retailers must truly understand the customer needs and strive to meet them. Thirdly, online retailers must provide assurance to customers that their privacy is well-kept and maintained. This promise will be clearly declared and displayed, for instance, on the client charter so that customers are completely aware of this promise and trust the retailers.

For academics, the present study has provided additional evidence on the importance of privacy practices, customer satisfaction and customer perceived value in influencing customer loyalty toward online shopping platforms. Although the findings are desirable, future studies

need to extend the quest to explore other possible factors that might influence customer loyalty toward online shopping platform. The other three factors; website design, system availability and contact services, although not significant, they provide some insights that in online shopping environment, the three factors must exist to attract customers using the online platforms. Their existence is just to create a neutral emotional state among customers. However, their absence will lead to customer defection. This assertion needs further investigation in the future.

Conclusion

Purchasing products via online platforms is getting common among Malaysian customers nowadays. Customers enjoy greater benefits when purchasing online as compared with purchasing from physical stores. Customers are having more options in choosing the products and online retailers with whom they do business transactions. To retain customers, online retailers must ensure that customer value, customer satisfaction and privacy practices are present when customers do their online shopping transactions using their platforms. This is evidenced in the present study. Furthermore, the other three factors comprising website design, system availability and contact services are not significant predictors of customer loyalty toward online shopping platforms. These three factors, although not significant, are considered as the 'must have' factors of online shopping platforms. The three factors must exist to attract customers using the platforms. Their existence is just to create a neutral emotional state among customers. However, their absence will lead to customer defection.

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