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MASTER THESIS

<p>The impact of Customization, Perceived Enjoyment, Customer support, Website Quality and Store Brand Image on loyalty towards online stores selling different types of products</p>	<p>Interneto svetainės kokybės, parduotuvės prekės ženklo įvaizdžio, klientų aptarnavimo, suvokto malonumo ir pritaikymo įtaka lojalumui internetinėms parduotuvėms, prekiaujančioms įvairių tipų produktais</p>
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## INTRODUCTION

As the Internet develops progressively, the online commerce market is showing progressivity as well (Kim, Chen, & Kim D., 2023). With the constant development of the Internet, some researchers propose an importance to understand the main differences between offline loyalty and e-loyalty in order to development not only in the traditional environment but also in the online environment.

In today's world, the Internet plays an important role in customers' lives as well as having a huge importance for online sellers. While customers use the Internet for daily shopping, sellers provide real-time streaming commerce and online services, using well-known platforms. (Kim, Chen, & Kim D., 2023). It has become popular among online customers to share and learn information from blogging services, which impacts positively to their decision-making process regarding product they want to purchase. In the side of sellers, it is a great tool to provide services to target viewers (Sadiq et al., 2020).

Customers now have a great interest in using the Internet, since they can have more choices of product and goods in less time. Also, the Internet provides access to a huge number of different types of goods/stores, for example, located on one website, which makes the offer even more tempting. However, there have not been many studies that would study loyalty in relationships between types of online stores.

In addition, online shopping has become a regular habit of buyers all over the world and mostly in nations with better e-market structure. Consumers of every category and age group use online shopping often in their day-to-day lives. Based on Pew Research (2009) in terms of preference of online shopping, interest in online shopping is significantly lower among both the youngest and oldest groups – 38% of online teens buy products online, as do 56% of internet users ages 64-72 and 47% of internet users aged 73 and older, while the medium range showing 80% for age 33-44 and 71% for age 18-32. However, in some developed countries online markets are having issues for various factors such as some religious communities do not have the digital skill set, and buyers can't access internet for free (Campbell & Golan, 2011).

Consumers' perception of the online environment is critical to participating in this study, feeling justified in a very shared environment and increasing online shopper loyalty to the enterprise, which is critical to the progress of e-commerce. In the past decade, the global e-commerce Foods sales grew by almost 500%, while the online sales of Home Appliance and Electronics increased the same indicator by 170% (Euromonitor International, 2023). At the same time, in Eastern Europe the results have been even more impressive with Foods online sales growing by more than 2000% while the same indicator for Home Appliance and Electronics reached the mark of almost 200% (Euromonitor International, 2023). Although e-loyalty is

essential to maintaining business in any organization (Mason, Tideswell, Roberts & Research, 2006). Additionally, we found studies that mention the importance of e-satisfaction (Anderson and Srinivasan 2003), e-trust (Widodo et al., 2022), e-commitment (Arubusman et al., 2022) and some other factors, and their connection with loyalty. Based on Alnaim et al., (2022) and some other studies we highlighted that e-trust, e-satisfaction, e-commitment, website quality, customization, customer support and perceived enjoyment can be predictors of e-loyalty for online customers nowadays.

Thus, this study brings together the most important factors, characteristics, methods and theories of loyalty research for online customers nowadays. Despite extensive research on the subject of offline loyalty, e-commerce environment is everchanging and has been progressing strongly in the past decade, with the event of COVID-19 in 2020 only strengthening the online e-commerce market. Therefore, a better understanding of the concept of e-loyalty and specific factors that influence it in this dynamically advancing electronic environment necessitates further research. Moreover, there is an evident lack of knowledge in the area of comparing the impact of the factors within different types of online stores, to include Food and Home Equipment & Electronics stores. Therefore, since e-commerce market has been showing such a significant progress it would be beneficial for e-sellers to better understand what factors and to what extent they influence the retention of e-customers and pushes them to buy from these stores over and over again.

Based on such a lack of knowledge on these topics we are willing to do our own research where we will study e-loyalty as a main concept, factors that can influence it directly or indirectly and compare the impact between two types of e-stores.

**Study problem:** what website-related factors influence loyalty towards Food and Home Equipment & Electronics online stores?

**Study Aim:** to determine what website-related factors have influence on loyalty towards Food and Home Equipment & Electronics online stores, what the strength of the impact is and to find out whether there are differences in the impact when different types of online stores are analyzed.

**Research objectives:**

1. Study previous literature on the concept of loyalty and its implication for online stores
2. Compare different factors' impact on customers' loyalty towards online stores and compare the impact across different types of online stores.



3. To analyze how Customization, Perceived Enjoyment, Customer support, Website Quality, Store Brand Image, E-satisfaction, E-trust, and E-commitment affect the customers' loyalty towards online stores different types of products.
4. Develop the methodology for the current research study and to assess the impact of website-related factors on the intentions of customers to re-purchase from the same store in the future.
5. To develop a conceptual framework for the current research paper based on the available scientific findings and to develop research hypotheses.
6. To perform statistical data analysis to test the developed hypotheses and to determine how website-related factors influence e-loyalty using reliability, correlation, mediation and moderation tests.
7. To conclude on the research findings, to present the implications and to develop the recommendation on further studies focusing on the factors that influence customer loyalty towards online stores.

**Study structure:** The current research paper includes 4 sections. Sections 1 and 2 present the analysis of the scientific literature currently available on the subject of consumer loyalty, e-loyalty, and factors that might be influencing it. Moreover, in this chapters the previous research problems are compared and analyzed to reveal possible gaps in knowledge which lay the foundation for the current research study. Chapter 3 includes the research methodology developed for the purpose of determining what influence website-related factors have on customers loyalty towards two types of online stores. This chapter proposes a research model developed based on the analysis of previous studies as well as describing the methods applied within the current study, the development of questionnaire, constructs within the questionnaire and the sampling procedures. The questionnaire was administered to the respondents which were chosen based on the non-probability convenience sampling technique. The constructs of the questionnaire in this study were developed based on the questionnaire constructs used in previous research studies. In chapter 4 the collected data via survey method is empirically analyzed using the IBM SPSS Statistic software to be able to draw further conclusions from it. To identify the reliability of the constructs/scales Cronbach's Alpha test was performed. Further data analysis was performed in order to identify whether the hypotheses should be accepted or rejected. Further on, the results of the analysis are interpreted in the final section and corresponding conclusions are made based on it.

**Methods applied in the current study:** Scientific analysis of previously published academic articles and research studies, sampling method for primary data collections via the instrument of questionnaire was chosen to be non-probability, convenience sampling, and the data was analyzed statistically via IBM SPSS Software.

**Limitations of the current study:** the availability of the previous studies related to certain website-related variables was limited, to include customization and to some extent store brand image, which in turn limited the pool of knowledge based on which hypotheses were based. Evident lack of previous studies related to e-loyalty which compared the influence among e-stores selling different types of goods as well as limited articles on online stores which were non-food related. Convenience sampling technique which entails certain potential level of bias. Finally, the sample size was drawn from Lithuanian residents only.

# **1. THEORETICAL ANALYSIS OF DIFFERENT TYPES OF FACTORS THAT INFLUENCE E-LOYALTY**

## **1.1. The definition of customer loyalty and its dimensions**

An individual's faithfulness and whole-hearted feelings toward his or her country, goal, or to another individual is normally described as 'loyalty.' In a business context, loyalty is explained as the willingness of a customer to give priority to a firm or company for the long term (Lovelock et al., 2010). Loyal customers and corporations with their products share strong relationships (Keller & Kotler, 2012). There can be loyalty by the action or mental loyalty (Gurski, 2014); the actions are frequent and are visible in the consistency of buyers of products or services (Gupta & Zeithaml, 2006). One can measure it through the quantity of purchases. Loyalty is shown by customers' willingness to comply with different actions (Gurski, 2014), like aim of purchase. It is intentionally recommended by (Reynolds & Arnold, 2000), intend to purchase more products, or intend to switch to other brands (Selnes & Gønhaug, 2000). Without loyal customers, a business could not continue. It brings returns as well as savings, which is usually due to the lower cost of customer loyalty (Lawfer, 2004).

Many researchers have conducted research on customer loyalty, but there is still no single correct and commonly used opinion on how to define customer loyalty. Various researchers proposed their definitions of customer loyalty, along with contributing to its factors. In this respect, from a broad perspective, customer loyalty is "something exhibited by customers" to certain products or services (Uncles et al., 2003, p. 295). Such a general definition assumes specific behavior or attitudes exhibited towards different products, services, categories, or brands. In a more recent study, customer loyalty is defined as "the preference for, as well as intention to repurchase from the same store" (Pee et al., 2019, p. 3). Stated differently, loyalty is the willingness and predisposition to buy again from the same online store. Furthermore, a customer's patronage behavior and a specific attitude toward a product of the business is considered as his or her loyalty (Dick & Basu, 1994). In fact, traditionally, customer loyalty has been mainly researched along two dimensions: behavior and attitude or as a composite of these two factors. However, attitudinal loyalty further divided into two sub-components named emotional loyalty and cognitive loyalty (Ajzen, 2001). Following these dimensions of customer loyalty and attitudinal loyalty, this research mainly focuses on three dimensions of customer loyalty, i.e., attitudinal loyalty, behavioral loyalty, and emotional loyalty. These elements are described in the following sections accordingly.

Some researchers tried to explain customer loyalty solely by the number of repeat purchases. According to Yi & Jeon (2003), customer behavioral loyalty could be easily explained by a recurrence of similar purchases and possibilities by the same product. In other words, Yi & Jeon (2003) defined loyalty as simply repeat purchases due to convenience, familiarity, and availability. Moreover, Sharp et al. (2002) suggested attitude was irrelevant in measuring customer loyalty. However, such an approach to explaining and measuring customer loyalty has been criticized on multiple occasions for lacking predictive validity and explanatory value. To be more specific, Jacoby & Chestnut (1978) proposed solely behavioral considerations of customer loyalty that lacked a "conceptual basis and focused only on the static part of a dynamic process." Stated differently, certain behavior towards a product or service, such as repeat purchase, is only a visible aspect of a more complex and more dynamic concept of customer loyalty.

Despite the fact that certain studies focused only on behavioral measures of customer loyalty, there are multiple other researchers who advocated for the inclusion of attitudinal considerations into the concept of customer loyalty. Oliver (1999) suggested satisfaction with a product or service, by being a part of the attitude, is an essential component of the customer loyalty concept. It means that without satisfaction with a product, service, or a particular brand, the likelihood of it being repurchased is significantly lower. Also, as satisfaction is more emotional measure rather than behavioral, the inclusion of attitude is a fundamental step in defining customer loyalty.

In his earlier research Oliver (1997) briefly defined attitudinal loyalty as a "deeply held commitment to rebuy or patronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior" (p. 392). This definition explains attitudinal loyalty as an internal disposition to rebuy specific products or services in the future and ignore situational factors that suggest switching to other products. In other words, the definition implies an element of bias towards certain products or services that will prevent them from switching to other products or services and will make an individual ignore some situational factors.

The proposed inclusion of attitudinal measures into the concept of loyalty goes in line with earlier study lead by Jacoby & Kyner (1973) and Jacoby (1971). In their research, Jacoby & Kyner (1973) proposed a set of six conditions to define brand loyalty. In this regard, brand loyalty was defined as "the biased behavioral response expressed over time by some decision-making unit with respect to one or more alternative brands out of a set of such brands and is a function of psychological process" (Jacoby & Kyner, 1973, p. 2). In this definition, attitudinal considerations are clearly present and given priority over behavioral considerations in explaining brand loyalty. The definition states that repurchase of specific products, services, or brands is a result of

psychological or mental processes and is simply a response to it. Furthermore, there is also a notion of biased response in this definition, and it indicates emotional involvement that might not be necessarily logical in nature. Therefore, it is clearly seen from such a definition, that attitudinal measures of loyalty are more important in capturing loyalty, as stated by Jacoby and Kyner (1973).

As psychological commitments of customers to a specific brand is considered as attitudinal loyalty. Attitudinal loyalty is further categorized into two constructs namely emotional loyalty and cognitive loyalty. Cognitive loyalty is built when customers have complete information about a product's price and other characteristics (R.L. Oliver, 1999). Further, customers' positive views and opinion about a specific product comes under the definition of cognitive loyalty. These positive opinion express customer's psychological preferences and lead to further purchasing of same brand on next shopping occasion (Härtel et al., 2008). Emotional loyalty is not much researched in the academic context; however, this construct is widely used by marketers (Worthington et al., 2010). When a customer repurchases a brand, a positive feeling aroused at that occasion leads to emotional loyalty (R.L. Oliver, 1999). Hence, customer's positive feelings for a specific brand and his or her attachment to a brand at the moment of next purchase or repurchase is considered as emotional loyalty (Härtel et al., 2008).

Yet another perspective on customer loyalty was developed as a result of the contradiction of whether behavioral or attitudinal measures are more effective in explaining the concept of loyalty. In this respect, research published by Dick & Basu (1994) posits that customer loyalty can be defined in terms of the "strength of the relationship between an individual's relative attitude and repeat patronage." The researchers proposed one of the fundamental models for explaining customer loyalty, which is referred to multiple times in more recent studies. This definition states that customer loyalty should be measured against two factors, such as relative attitude and repeat purchase of the same product, service, or brand. As a result, the strength of customer loyalty and the degree of the predictive ability of this model is determined by the strength of the relationship between the two variables.

In agreement with this definition is one of the early studies on customer loyalty, published by Day (1969), who argued that repeat purchase of the same product, service, or brand must be triggered by some internal disposition, known as attitude. From the perspective adopted by the author, repeat purchases that are guided by merely situational convenience factors without internal disposition cannot be called loyalty as such. Additionally, the necessity to incorporate both attitudinal and behavioral consideration in the measurement of customer loyalty was later recalled by Winn & Lutz (1974). The researchers posited that customer loyalty could be explained and measured by developing composite indexes that include both attitudinal and behavioral measures.

Moreover, the absence of a strong relative attitude significantly complicates the process of retaining loyal customers.

Similar study results were achieved by Chaudhuri & Holbrook (2001), where brand loyalty was analyzed against two variables as attitudinal loyalty and purchase loyalty. According to the study, the two variables served as a link "in the sequence of effects from brand trust and brand affect to brand performance" (p. 90). Brand trust was defined as the ability of a brand to elicit positive emotions towards that brand and evoke the feeling of trustworthiness. Stated differently, it is a favorable reputation of a brand that makes customers trust the brand and its messages. Moreover, the brand effect was identified as the ability to evoke positive evaluations of a brand product by customers after the product or service usage (Moorman et al., 1992). The researchers identified that brand trust and brand effect if both are present, lead to purchase, and attitudinal loyalty.

The above-described studies were not the only ones to advocate for the two-dimensional model for explaining and measuring customer loyalty. Yet, some studies adopted a different perspective on attitudinal-behavior loyalty model. Previously discussed models focused on the attitude-behavior relationship. However, there were also those who performed the analysis of the model where behavioral loyalty was put forward. Thus, it was posited that loyalty could be explained by categorizing customers according to behavior patterns. Afterwards, the identified patterns of behavior can be linked to underlying motives and attitudes (Baldinger & Rubinson, 1996).

Numerous studies defended the idea that all types of customer loyalty can be explained by the two-factor model (attitudinal and behavioral loyalty). In fact, there is also an extended view that suggests there are several types of customer loyalty, and a rather simple two-factor model should be better replaced by a more complex one. This multidimensional perspective assumes different types of loyalty to include situational loyalty, resistance to competing offers, propensity to be loyal, attitudinal loyalty, and complaining behavior (Rundle-Thiele, 2005). The author posited that customer loyalty could be expressed in different ways and, therefore, suggested the multidimensional model was more appropriate.

Similarly, it was argued that customers display different kinds of loyalty to different categories of products. In this regard, the authors stated that customer loyalty in FMCG industries differs considerably from loyalty to durable goods purchase of which involves more risk (Rundle-Thiele and Bennett, 2001; East et al., 2005). Loyalty to products that belong to FMCG industries can be predicted by behavioral measures because they are relatively low involvement products, and less risk is typically associated with such products. In addition, switching costs between brands in FMCG products are relatively low. Furthermore, Dabholkar (1999) suggests attitudinal

considerations are of less relevance when it comes to purchasing low risk, frequently purchased products or services, or customers engage in variety-seeking behavior of impulsive buying. On the other hand, in order to explain and measure loyalty to more durable kinds of products, it is essential to include attitudinal considerations. Finally, the researchers argue that service loyalty is better measured and explained by attitudinal measures rather than behavioral.

## **1.2. Factors influencing e-loyalty.**

### **1.2.1. Influence of customer characteristics that impact e-loyalty.**

Previous studies on customer loyalty to online stores or e-stores suggest that loyalty to e-stores has similarities as well as differences with loyalty to traditional physical stores. Some of the factors that influence loyalty to physical stores were also found to impact customer loyalty to online stores but either at different levels or in slightly different ways.

E. Toufaily et al. (2013) study propose integrative framework of online customer loyalty, which shows in its scheme different types of characteristics. All characteristics were divided into groups, such as customer, environment, website, product or service, company or retailer's characteristics. Rose et al., 2012 study proposes that there are more characteristics such as sensorial, emotional, cognitive, pragmatic, lifestyle, and relational. With regard to the various studies regarding factors that influence e-loyalty, customer, website and emotional characteristics are most important for our study research.

Switching cost is one of the customer characteristics (Toufaily et al.,2013). Switching costs is studied as an important construct in many prior studies. A previous research study by Jianlin and Qi (2010) is conducted on customer satisfaction, switching cost, and customer loyalty in e-store settings with personal innovativeness as a moderator. Research results by Jianlin showed that switching cost encounter by e-store customers and e-store loyalty are significantly attached to each other. Ghazali et al. (2016) analyzed the influence of switching cost on customer's e-store loyalty. Their research findings revealed that switching barriers dimensions, i.e., switching cost and attractiveness of alternatives, are positively and significantly related to the customer's e-store loyalty. A research study on switching cost and its relation to information technology investments showed that a higher switching cost leads to higher consumer surplus. Moreover, lower information technology costs are related to higher switching costs (Demirhan et al., 2007).

Another study on customer satisfaction and customer loyalty are conducted by Lee et al., (2001) by taking switching cost as a moderator. Lee et al. (2001) found that the relationship between customer satisfaction and loyalty is moderated by switching cost. Chadha and Kapoor (2009) found that customer loyalty and switching cost are positively associated.

One more example of customer characteristics included in integrative framework of online customer loyalty is the concept of innovativeness (Toufaily et al.,2013). This concept is deeply

studied in the context of the innovation framework of diffusion and gets much empirical attention (Rogers, 2010). An individuals' readiness to try a new technology or his or her keenness to experiment with new technology is defined as personal innovativeness. Personal innovativeness is categorized into three different types by Chao et al. (2012). Chao et al. (2012) discussed vicarious innovativeness, domain-specific innovativeness, and consumer innate innovativeness in the context of consumer innovativeness. Consumer innovativeness is considered as a general personality characteristic of individuals, which then define as innate consumer innovativeness, specifically in the marketing literature (Clark & Goldsmith, 2006; Midgley & Dowling, 1993). Under consumer innate innovativeness characteristic, consumers do not accept any influence of past purchase experiences hence we can say that innate consumer innovativeness is a 'degree' of embracing of new technologies (Midgley & Dowling, 1978).

Consumer innate innovativeness is inborn in consumers, and they are usually more inclined to adopt innovative products at the initial stage (Clark & Goldsmith, 2006; Rogers, 2010).

The second category of consumer innovativeness, i.e., domain-based innovativeness is explained as the readiness of individuals to accept novel products in a particular domain after learning about them. However, this specific domain is related to individuals; interest (Goldsmith & Hofacker, 1991). It is also argued by a number of researchers that taking only innate consumer innovativeness across different domains can be challenging (Goldsmith & Hofacker, 1991; Klink & Athaide, 2010). The last category of consumer innovativeness, vicarious innovativeness, is explained by Hirschman and Holbrook (1982) as consumers intend to pay attention to new products or services which are presented in advertisements. Further, in vicarious innovativeness, consumers pay attention to innovations without using or experiencing them (Hirschman & Holbrook, 1982).

In addition, experience is also included in customer characteristics (Toufaily et al., 2013). According to Gentile et al. (2007) and Lemke et al. (2011), customer experience is a psychological construct. When a customer contacts or gets involved with a retailer in an e-commerce setting, he responds holistically and subjectively. Further, the involvement of customers with e-retailers may occur at different levels (Gentile et al., 2007; Lemke et al., 2011). Further, when a customer interacts with a store, an impression is formed in the mind of the customer about that particular store. This formation of impression in the mind of the customer is an outcome of customer experience which customer 'take-away' with him or her and last in the memory of customer for the long term (Carbone & Haeckel, 1994).

According to Gentile et al. (2007), customer experience in an online shopping context can be allocated into further six factors named; sensorial, emotional, cognitive, pragmatic, lifestyle, and relational (Rose et al., 2012). Moreover, according to Novak et al. (2000), online customer



experience is the cognitive aspect of online interaction with the e-store website. Further, they added that the cognitive aspect of customer experience in e-purchasing has occurred during navigation. Rose et al. (2012) extend the conceptualization of online customer experience presented by Novak et al. (2000) and briefly described customer experience as a psychological state that is divided into affective and cognitive experiential states. These states are established as a reaction or response to the e-store website.

According to Rose et al. (2012), a conscious thought process of a customer can be described as a cognitive experience. At first, when a person interacts with a new activity, it is not possible for him to absorb that activity. With time, when an individual psychologically absorbs that activity, ignores the surrounding environment, and pays no attention to time, at this stage person is fully captivated in doing a specific activity. Hence, the cognitive experience state can be described as a state of 'flow' (Csikszentmihalyi, 1998).

One more characteristic we can refer to as a customer characteristic is demographics (Toufaily et al., 2013). Evidence from previous studies indicates that there is a relationship between such factors as gender and age on customer loyalty (Audrain-Pontevia & Vanhuele, 2016). Therefore, it means that gender, as such, does not have a direct influence on customer loyalty. Rather it moderates the relationship between satisfaction and loyalty.

In fact, multiple previous studies confirm that men and women more often than not have specific distinctions when it comes to perceptions of products, services or brands, as well as behavioral intentions and shopping styles (Mortimer & Clarke, 2011; Babin et al., 2013; Faqih, 2016). However, other studies indicate that gender has a relatively weak effect on perceptions and store evaluations (Borges et al., 2013).

Noteworthy conclusions were drawn regarding the objects of loyalty between male and female customers. Gabriel & Gardner (1999) suggested male customers tend to exemplify their loyalty more to groups of entities, while female customers tend to value closer type of relationships. Melnyk (2014), additionally posited males are more prone to be loyal to companies or chains, like brands, while females might be more attached to people such as, for instance, sales personnel. These findings were supported by Audrain-Pontevia & Vanhuele (2016), who confirmed that gender does not influence customer loyalty as such. The outcomes of the research study also point out that gender mostly affects the object of loyalty, such as stores, brands, or individuals.

Just as in the case of gender, there are also mixed perspectives on how age influences customer loyalty. Some of the previously conducted studies point out that as customers get older, their gender roles strengthen, and the effect on loyalty increases, while others indicate that with age, gender roles have less impact on loyalty (Schieman & Van Gundy, 2000; Neiss et al., 2009).

In their study, Lambert-Pandraud (2010) found out that older customers are prone to consider brands and products that they have been using for a relatively long period of time in the past. In other words, older generations of customers are more likely to repurchase products, services, or brands that they used before. Additionally, Meneely et al. (2009) suggested younger generation customers use a larger variety of stores and brands than do older buyers. Audrain-Pontevia & Vanhuele (2016) confirmed some of the previously mentioned findings by stating that age does have a direct influence on customer loyalty.

To summarize this part, we should note that there are still a large number of customer characteristics that in one way or another may be related to loyalty. However, we devoted this part to consideration of the most frequently noticed and mentioned in the articles of other authors studying this issue. In addition, we focused on those characteristics that were most suitable for our study, and since not all met our inclusion criteria in this review, they are not described here. Based on it, such characteristics as switching costs, innovativeness, demographics, experience were described.

### **1.2.2. Influence of website characteristics and emotional characteristics on e-satisfaction and e-loyalty**

The literature on information systems extensively studies the characteristics of the website (Cheung et al., 2005). It is stated in the literature that if a company wants to establish a long-standing association with its customers and wants to retain them, the company is required to maintain a quality website to ensure the revisit of the customer. A quality website is able to make loyal customers. Due to the rapid expansion of the Internet and its ease of use, several research studies are conducted on the service quality of websites of e-stores (Jeon & Jeong, 2017). Research on website service quality explores functional aspects such as information quality, ease of use during purchasing, and website accessibility (Baloglu & Pekcan, 2006; Herrero & San Martín, 2012).

Likewise, it was found that a well-developed website design also has a significant positive effect on customers' e-satisfaction (Indrayany r., & Muhammad A., 2022). Appropriate and attractive website design is important to retaining Internet consumers by increasing or positively stimulating their e-satisfaction. According to Chen et al. (2007) attractive websites, user-friendly design, and a website that boost user's skills is the basis of loyal and long-term relationship between e-store seller and buyer. Companies who maintained an excellent website quality and design can expect business success in e-commerce settings (Tarafdar & Zhang, 2008). In order to retain customers and to persuade them to search and revisit the website, it is required to maintain the attractiveness of the e-store website (Junaini & Sidi, 2005).

If the store provides its customers with appealing and attractive visual elements, does not break promises, personnel interact with customers in a positive manner and is helpful, and have effective policies, then ultimately, their satisfaction and loyalty will increase (Yuen & Chan, 2010; Kitapci et al., 2013; Ha et al., 2015)

Some previous studies concluded that e-service quality is an important predictor of e-loyalty (Romadhoni B., et al, 2015; Huang and Liu, 2010; Herington and Weaven, 2009). E-service quality as a dimension of the overall website quality was established to have impact on e-loyalty both directly and indirectly through e-satisfaction and e-trust (Romadhoni B., et al, 2015). This goes in line with other findings and ultimately suggest that the better the e-service quality is, thus increasing the website quality, the higher e-loyalty it will result in. Furthermore, similar results were achieved in the research of online banking loyalty where it was posited that website design is significantly and positively associated with e-satisfaction (Guatam D. & Sah G., 2023). Yet another study by Kaya et al (2019) proposed that website design has an impact on e-service quality, and e-service quality in turn was proven to have a significant impact on e-loyalty both directly and indirectly being mediated by e-satisfaction.

Some other researchers have done work in the area of culture and design (Barber and Badre, 2001; Marcus and Gould, 2000), but results have generally been either inconclusive or unrelated to developing loyal online customers.

Other dimensions attributed to website quality being Security and reliable payment system also play an important role in e-store satisfaction which ultimately affects e-loyalty (Safa, 2016). Security considerations in their effect on consumer online satisfaction were also considered and proven in earlier research (Szymanski & Hise, 2000). According to Khalifa and Liu (2007), transaction efficiency in the online shopping process, convenience experienced by customers in processing of their orders, security, cost savings, and after-sale services to resolve issues encountered by e-store consumers are key aspects of perceived website usefulness. Finally, customers need and want to feel safe when browsing websites for products or services, and this can either increase or decrease loyalty to a site. Along with the above-mentioned findings, Alnaim et al (2022) offered that privacy protection as part of e-service or website quality had significant positive influence on electronic satisfaction and electronic trust.

Consumers have a lot of information about online companies and vendors due to easy access to the Internet. A quality website of a particular e-store earns customer belief, trust, and persuades them to establish long term and loyal relationships (Winnie, 2014) An e-store website that has good accessibility such as timing, product loading speed, internet line quality, website support system, and secures payment methods attracts more e-store buyers (Liang & Lai, 2002; Stringam & Gerdes, 2010).

According to Schaffer (2000), most percent of the consumers leave website without making a purchase because a website is too complicated to find their way through the site.

In some cases, information may not be accessible because it is not in a logical place or is buried too deeply within the website. In other cases, information may not be presented in a meaningful format. Finally, needed or desired information may be entirely absent.

Throughout retail research, literature, shopping environment was frequently mentioned to influence customer loyalty by affecting hedonic shopping experiences. Visually appealing or aesthetic shopping environment stimulates positive emotions. In turn, positive emotions impact consumer behavior and purchasing intentions (Levy & Weitz, 2012). The perception of the quality and attractiveness of the environment is subjective to each individual consumer (El-Adly & Eid, 2015). Customers view or perception of a retail store or shopping mall environment might be different from that intended by designers. Moreover, Sands et al. (2015) divide customers into two groups according to the effect that the shopping environment has on them. For task-oriented oriented customers, an attractive shopping environment has smaller impact on perceived value and satisfaction. On the other hand, customers for whom shopping is hedonic- or entertainment-related journey perceive aesthetic shopping environment as adding value and increasing satisfaction.

According to Sweeney and Soutar (2001), perceived value is a multidimensional construct, and as per Sheth et al. (1991), perceived value can be described in the context of many values such as social, emotional, functional, epistemic and conditional values (Hanzaee & Rezaeyeh, 2013). The dimensions of perceived value proposed by Grönroos (1997) are only two; cognitive and emotional. Further, in existing literature, perceived value dimensions are not only suggested by the above-mentioned authors. Sweeney and Soutar (2001) viewed perceived value in the context of three dimensions named functional, social, and emotional dimensions (Ha & Jang, 2010). However, in marketing literature, only two dimensions of consumer value are utilized named hedonic value and utilitarian value (Babin et al., 1994; Eroglu et al., 2005; Gursoy et al., 2006; Voss et al., 2003). The concept of the hedonic and utilitarian value of shopping is introduced by Babin et al. (1994).

Out of the two shopping values, the utilitarian aspect of shopping value has been generally focused on by researchers. Utilitarian value has been related to rational and task-related behavior of customers. Considering utilitarian value, the consumer only purchases products deliberately and efficiently (Babin et al., 1994). While purchasing products, consumers have intended consequences in his or her mind, and utilitarian value of this purchase can be described as the consumer's conscious act to chase that consequence. Thus we can say that the evaluation of products carried out by consumers under the utilitarian aspect is functional, cognitive, and instrumental (Ryu et al., 2010). Initially, consumers have some type of instrumental expectation

with the product or service; he or she compares these expectations with time, place, and possession needs rationally. In a utilitarian view of shopping value, consumers want to accomplish their objectives efficiently, timely, and with the least possible annoyance (Babin et al., 1994). Overby and Lee (2006) proposed the utilitarian value of shopping in the context of product or service's efficiency, task specification, and economic characteristic.

In order to fulfill customers' entertainment demands, generally, marketers focused on the hedonic value of shopping. However, in academic literature, research on the hedonic aspect of shopping is not much done by researchers to explore the consumption experience of consumers. The hedonic aspect of shopping is associated with the 'festive' side of shopping which is less studied by previous researchers (Hanzaee & Rezaeyeh, 2013). Therefore, this study focused on the hedonic aspect of shopping value.

Hedonic value is described by Hirschman and Holbrook (1982) as fun and playfulness. Hedonic value is not just a task completion by the consumer; instead, it is related to the more subjective and personal characteristics of an individual. In contrast to utilitarian values, hedonic value is not instrumental and is mostly related to non-tangible attributes of products. Further, hedonic values are experiential and affective in nature (Hirschman & Holbrook, 1982). As hedonic values are fun and playfulness for consumers, it includes the entertainment, adventurous and emotional characteristics of shopping rather than completion of pre-determined goals and objectives (Hirschman & Holbrook, 1982). Consumption of a product or service, which gives a feel of uniqueness, symbolic meaning and causes emotional excitement, is explained as the hedonic value of that particular product or service (Ha & Jang, 2010). By making this concept as a groundwork, hedonic value is defined as an assessment of experiential gains and expenses by the consumer, i.e., entertainment and escapism (Overby & Lee, 2006).

Value significantly influences customer behavior with regard to shopping (Scarpi et al., 2014). Customers perceive their shopping experience as a journey where they are looking for a reasonable purchase as well as they are looking for positive emotions and pleasure from the process. Bressolles et al. (2014) further pointed out that online retail stores, just as physical stores, bring customers hedonic value and not just utilitarian. A customer might obtain positive emotions and pleasure from navigating the visually appealing and user-friendly website of an online retailer.

It was found that value of shopping by the customer has an indirect positive influence on customer loyalty through satisfaction (Kim & Damhorst, 2010). Furthermore, several researchers suggested customer satisfaction is more impacted by hedonic rather than the utilitarian value of shopping (Milonillo et al., 2017). A research study on the hedonic and utilitarian value of shopping in relation to consumer's decision-making behavior by Dhar and Wertenbroch (2000) found that products purchased for functional or actual purposes have different influences on decision making

of customers in contrast to the product purchased for pleasure or happiness. In a situation where consumers have to decide to give up the purchase of certain products, they will prefer those products that are purchased for functional purposes rather than for pleasure or happiness. Another study by Wolfinbarger and Gilly (2001) found that the behavior of customers in an online shopping context is influenced by hedonic and utilitarian motivation. Another study by (Bridges & Florsheim (2008) on hedonic and utilitarian shopping values in the e-commerce context found that hedonic elements are associated with aspects of pathological internet use. Hong et al. (2017) stated that consumer's intention to continue buying from a store is influenced by hedonic values of shopping. Oghuma et al. (2016) conducted a research study on consumer's continuing intention to use mobile instant messaging in relation to hedonic and utilitarian shopping values, and results revealed that hedonic value or perceived enjoyment impacts the user's behavior to continue the use of mobile instant messaging. Moreover, findings of research studies by Chiu et al. (2014) and Fang et al. (2016) also revealed that the repurchase intention of customers from the same e-store is influenced by the hedonic value of shopping. Davis et al. (1992) and Chang and Chang (2017) suggested that customer's intention to continue shopping from a particular store is influenced by the hedonic value of shopping and also the hedonic shopping values work as intrinsic motivation to customer's intention to continue shopping. Atulkar and Kesari (2017) found that customer's loyalty and hedonic shopping values are closely related to each other. It appears that in an online environment, customers might be driven more by emotions rather than by the utilitarian search of efficient purchase. A study by Avcilar and Ozsoy (2015) is conducted to explore the role of utilitarian and hedonic value in the context of shopping in an online setting. These two values, along with perceived usefulness and customer satisfaction, are studied in connection to customers' intentions. Results showed that consumer intention of shopping in an online context is significantly influenced by the hedonic value of shopping and customer satisfaction (Avcilar & Ozsoy, 2015). Ryu et al. (2010) also studied hedonic and utilitarian values of shopping in association with the behavior intentions of customers. Results revealed that both hedonic and utilitarian values influence customer behavior intentions of shopping (Ryu et al., 2010).

### **1.2.3. The influence of e-trust, e-commitment and e-satisfaction on e-loyalty**

In literature, there is no specific definition of trust (Winnie, 2014). Lack of consensus on trust definition is due to the reason that the trust concept is used in a different context, which causes restrictions for past researchers to define this term correctly (Head & Hassanein, 2004; M. K. O. Lee & Turban, 2001; Wang & Emurian, 2005). As mentioned, trust is used in different classifications such as psychology, economics, political science, sociology, management, communications, and social psychology (Chopra & Wallace, 2003). As trust has no specific definition, it is defined in different terms in literature such as willingness, confidence, credibility,

expectations, beliefs, faith, and attitude (Abdul-Rahman & Hailes, 2000; Barber, 1983; Chopra & Wallace, 2003; Corritore et al., 2003; Mayer et al., 1995; McAllister, 1995; Sorrentino et al., 1995). According to C.-M. Chiu et al. (2010), trust in an e-commerce setting, is the individual's belief in e-store shows that a particular e-store earned goodwill in the eyes of customers, competitors, and maintain integrity.

Several research studies are conducted on uncertainty and risk and to develop trust between two parties in different contexts by (Al-Debei et al., 2015; Hwang & Lee, 2012; D. J. Kim et al., 2008; McKnight & Chervany, 2001). Trust helps to attract new potential consumers as well as help keeping existing ones (Ponte et al., 2015). According to Moriuchi and Takahashi (2016) and Qureshi et al. (2009), customer's interpersonal trust and e-store loyalty are related to each other in a positive way.

According to Nikhashemi et al. (2013), if an online business wants to establish long term relationships with customers and want to make them loyal ones; trust is the only factor that leads to a successful relationship between buyer and seller in an e-commerce context. Moreover, Yen and Lu (2008) stated that online customers want assurance that their personal data will be protected by e-store management. Customer's trust in e-store websites during online shopping eliminates the customer's feeling of vulnerability toward certain e-store websites. When consumers trust an e-store website, it also fulfils their expectations. Affective state of experience toward e-store website helps to shape perception about e-retailers (Molinillo et al., 2017). Chiu et al. (2012) state that customer loyalty is critical for online business success. Their research was conducted to analyze the impact of trust on the repurchase intention of customers in online shopping in the presence of habit as moderator—research findings of Chiu et al. (2012) revealed that trust has an inferior effect on the buyer's intent to buy from same old e-store in contrast to customer's habits. Another study by Van Slyke C., et al. (2004) accompanied to evaluate the impact of trust on web-based shopping. Research findings revealed that the customer's intention to make a purchase from a website is positively related to the trust in that particular website. A study by Arora and Rahul (2017) on female online shoppers in India found that customer's trust and online shopping attitudes are positively associated with each other.

Additionally, online stores with a positive track record of meeting customers' expectations and consistently satisfying them also build customers' trust. According to Ha et al. (2010), satisfaction might also influence customer loyalty by increasing trust. Therefore, to get a competitive advantage and to create loyal customers, customers' trust is indispensable. Companies who consistently satisfy their customers are able to establish a certain level of trust by reducing perceived risk in the minds of shoppers (Rose et al., 2012). The reputation of being trustworthy is crucial for online stores because customers are the party who bears the most risk during online

transactions (Chai et al., 2015). In order to build a relationship of customers with a specific brand, trust is an effective mediating variable (Chaudhuri & Holbrook, 2001; Guenzi et al., 2009; Gurviez & Korchia, 2002).

A study by Nguyen et al. (2013) conducted to examine the role of customer trust as a mediator with customer loyalty and firms' image, identity, and reputation. Nguyen et al. (2013) found that trust enhances the association between customer loyalty and image, identity, and reputation of a business. Hence, Nguyen et al. (2013) study also suggested trust as an effective mediator. Trust reduces the uncertainty and feeling of vulnerability in the heads of customers. By doing so, it also increases customer loyalty.

We found out some studies where e-trust can influence e-loyalty through e-satisfaction and commitment. In other words, e-commitment can play mediating role between e-trust and e-loyalty. E-trust and e-commitment are very close concepts, especially in context of e-loyalty studies. The positive influence of e-trust to e-commitment already been presented in earlier studies (Romadhoni et al. 2015).

Customer satisfaction is a key factor that ensures business success. An overall assessment of goods and services by customers over time about his or her total purchases and consumption experience is known as customer satisfaction (Fornell et al., 1996). Businesses always strived to make their customers more satisfied and hence always determine how good and services offered by them facilitate customers (Oliver, 1999). According to Hill et al. (2007), businesses can predict future customers' behavior with the aid of a barometer named; customer satisfaction.

Customer satisfaction is one of the most frequently recalled factors that lead to customer loyalty. Several pieces of the research proposed that customer satisfaction is either a positive or negative perception of the product or service after comparing expectations to the actual product or service performance (Kotler, 2000; Mittal & Frennea, 2010). In other words, customers engage in the process of cognitive and emotional evaluation of products and services after they use them, which results in either a positive or negative perception of the performance. This, in turn, leads to either satisfaction or dissatisfaction. In line with this argument is Buttle's (2006) definition of customer satisfaction, who posited it is either positive or negative fulfillment response. By stating that, the author meant that satisfaction with the product or service performance leads to positive performance response, while dissatisfaction leads to negative performance response.

It was further posited that customer satisfaction is the main predictor of customer loyalty (Zeithaml, 2000; Hsu et al., 2010). Thus, customer satisfaction is positively associated with customer loyalty because satisfied customers, keeping other aspects equal, come back and purchase from the same brands and stores again. Moreover, Pappas et al. (2014), suggested customer satisfaction is a significant component of customer retention. Customers whose



expectations were successfully met tend to patronize the same stores or buy from the same brands in the future. Especially, this effect could be observed inside of saturated and mature industries where customers are exposed to a large number of similar offerings. Similar findings were achieved by Fornell (2007), who advised customers, in general, to attend the same stores or buys the same brands that provide them with a greater level of satisfaction than other alternatives.

Satisfaction-related literature states there are great chances that satisfied customers will eventually become loyal customers. Furthermore, customers might exhibit their loyalty in several ways. Fornell et al. (1996) suggest loyal customers are generally less price-sensitive, which means that they place greater value on the satisfaction they receive from consuming the products than on money they pay for it.

The two variables namely e-trust and e-satisfaction were proven by multiple other previous studies to have a significant positive impact on customers' e-loyalty (Alnaim et al, 2022; Kaya et al, 2019; Safa, 2016).

E-commitment in our study is also one of the main aspects. Especially, if to look at this concept in long-term relationships. Some studies described that e-loyalty is also determined by e-commitment (Dagger and O'Brien, 2010; Chung and Shin, 2010; Caceres and Paparoidamis, 2007). Some studies explain commitment in terms of relationship marketing. For example, Morgan and Hunt (1994) argue that in this case, the most key factors may be trust as well as the commitment of the associates. Commitment can also be explained in terms of psychology. For example, Barnes (2003) gives explanation that it usually represents and summarizes previous experience and direct dependence of the reaction on the new situation.

E-commitment is a key mediating variable for relationship marketing (Morgan and Hunt, 1994; Palmatier et al., 2007). E-commitment is related to the belief in a relationship that is very important to ensure maximum effort in maintaining the relationship. The relationship between e-commitment and e-loyalty has also been considered by Dagger and O'Brian (2010) who found that e-commitment is significantly and positively related to e-loyalty. In today's business environment, the relationship with the customer is very important to create a competitive advantage in order to obtain economic benefits from customer retention (Verhoef, 2003).

There are two different types of commitment. Peppers and Rogers, (2004) in their study specify that commitment is divided into calculating and affective types. The first type is calculative commitment. The main task of a calculative commitment is to support an existing relationship as well as to analyze the pros and cons. In other words, it is responsible for the economic side. On the other side stands the affective commitment. This type is associated with the fact that a person may be emotionally attached to someone or something. That is responsible for the emotional side.

Customer trust is a strong factor in commitment if open communication and information sharing are used to create positive relationships and are also used to strengthen the benefit relationship.

#### **1.2.4 The impact of brand image, customer support, customization and perceived enjoyment on e-store loyalty**

Quality is a profound notion that is tricky to describe in perfect terms (Green, 1994). When the service is excellent, flexible, dynamic, and scalable, and exceeds customer expectations, marketers rate the quality of the service very highly.

Web-quality services are very important when trying to gain customer loyalty (Kaya et al, 2019). As explained, customer loyalty is directly connected to customer satisfaction. If a company works on their web quality, making it easy to use for customers from every demographic, customers from different demographics will become loyal to the brand (Junaini & Sidi, 2005). Companies should keep in mind that people from older age groups like above 50 years are not as techy as the younger population. They do not know much about websites and are not used to going to different pages to find their product. If they cannot find their desired product within a reasonable amount of time, there are chances that they will just close the website and will visit a user-friendly website where they can easily find their desired product. Company should design their website in such a way that everyone, despite their age group, will find their desired product without a hitch. Making a website simple or reducing the complexity of the current version of the website will make customers satisfied (Indrayany r., & Muhammad A., 2022). And if customers are satisfied with some product or brand, there is a high chance that they will become loyal to the brand. Obviously, web quality is not everything, product quality matters too. But web quality has a lot of significance which some of the companies do not know, or just neglect. Customer loyalty results in repurchase intentions. These repurchases can be frequent or rare, but whenever a loyal customer is thinking about a product, and if the same product is being sold by the company which has satisfied this customer previously, he/she will be most expected to purchase the merchandise from the company which he/she is loyal to. In short, customer satisfactions result in customer loyalty and customer loyalty results in repurchase intentions which show the indirect connection of customer satisfaction with profit and growth of an organization.

According to Casalino, DAtri, and Manev (2007), “Efforts to improve quality require measurement of quality. However, measuring quality is challenging, especially if you focus on service.

Customization mainly refers to the quality of service, access, and general satisfaction of customers with the website, while interactivity is closely related to the means of communication between online stores, its customers, and within the store's community. In previous research papers, this was either referred to as customization or personalization. The research data gathered

so far by other researchers suggests website personalization is the process of obtaining or collecting certain data on the online shoppers who use a particular website that collects this information, which is then processed and returned back to the consumer in the form of personalized content (Thirumalai S. & Sinha K., 2011). This goes in line with some earlier research, conducted by Smith A. (2006) who presented similar results.

A more recent study by Lee et al (2015) who studied the relationship between online personalization and privacy concerns posits that certain types of customers respond positively to personalized online approaches on e-stores. Additional research findings supplement it by suggesting that personalization aims at enhancing good user experience (Shade A., 2016). Similar conclusions were drawn in a more recent study of users' attitudes towards online academic library websites, where the researchers uncovered a certain degree of appreciation of customization options in the user feedback (Wilson S., 2021)

The previous research study by Caruana and Ewing (2010), and Hamid and Aziati, (2008) concluded that website design influences customer' loyalty in the e-store context. A good website design maintained by e-store is positively related to customer's loyalty in e-commerce (Wolfenbarger & Gilly, 2003). Correspondingly, according to Smith (2001) and Olson and Boyer (2005), customers' loyalty in the e-store context is derived from the efficient website, user friendly or easy to navigate, dependable distribution system, and the value of products and services offered by a certain e-store. Further, not only website design Sam et al. (2009) found that customer's repurchase intentions and content displayed on the e-store website are also positively associated with each other. Information presented on the e-store website is a critical factor in understanding customer's purchase intention in e-commerce (Kao et al., 2005; S. Y. Kim & Lim, 2001). According to Floh and Treiblmaier (2006) and Lii's (2009) research findings, customers' loyalty in the e-store context is directly and positively influenced by superior website quality of e-store.

Customization can play an important role as a tool that helps to recognize the needs and wants of customers and create the best customer experience by making the website interaction easier and more convenient, which ultimately leads to higher e-satisfaction levels (Thirumalai S. & Sinha K., 2011). There are multiple reasons why customization is expected to affect e-loyalty. Customization increases the probability that customers will find something that they wish to buy.

One study by NetSmart Research found that 83% of Internet users experience frustration or confusion when navigating websites (Lidsky, 1999). This may be due to the fact that sites make the interface too difficult to perceive for the average user. While the customer coming to the site expects the fastest available and understandable information (Shostak, 1987). This problem can be solved by customizing the site, which is customized automatically for each customer following the customer's interests. Customization also creates a sense of expanding choice, allowing a quick

focus on what the customer really needs (Shostak, 1987). In addition, customization can signal high quality and lead to a better real match between the buyer and the product (Ostrom & Iacabucci, 1995).

Despite the fact that there is a number of articles exploring the aspect of e-customization or e-personalization, the knowledge on how it affects e-loyalty is limited and requires further investigation.

The importance of the concept of support in today's world is very important. Also this concept has an integral and important part in many previous studies and in our present study.

Other studies have proven that providing the right and timely support is important both for service organizations and for the customers themselves. It has been proven that support contributes to profits, sales and the number of new customers (Songini, & Gaiardelli, 2006).

Different terms are used in marketing research, such as product support, service support, customer service, customer support, product service, and after-sales service. In this study, we define this as such activities that occur in the interaction between customers, employees, other persons and products in order to provide assistance and support in using online services (Songini, & Gaiardelli, 2006). Therefore, in this study, we will describe it as customer support. Customer support was created primarily to help solve any questions and difficulties. In today's reality, not all customers have a good level of usage of various online platforms. Which means that many of them may refuse to buy just because they can't understand how to use this or that site or system.

Customer support is also subdivided into different activities, which are responsible for guaranteeing the quality of the product used by the customer. Customer support involves both interactions and relationships with customers as well as with the online product itself (e.g., the website). As a result of such service customers hope to get quick answers to their questions and solve their problems on the website. The activity can be considered informational or educational (Aurich, Fuchs, & Wagenknecht, 2006).

When shopping online, customers are said to be experiencing higher degree of uncertainty and vulnerability as their personal information is collected and processed by the organizations behind online web stores (Martin, Borah, & Palmatier, 2017). Therefore, it is essential for online stores to have high business credibility or in other words, positive store's brand image (Swaminathana S., et al, 2018). Swaminathana S., et al (2018) defines e-business credibility as the level to which shoppers perceive an e-store to be reliable and with the appropriate range of functions and possibilities, being influenced by reputation and congruence. The study proves that business credibility has a strong direct influence on e-loyalty, meaning that strong business credibility is an important antecedent and predictor of customers' e-loyalty. The literature on the relationship of e-store image on e-loyalty is rather scarce, but some findings seem to be

demonstrating similarities. In the study of Yemez I., & Karaca S. (2022), e-store image had a notable level of impact on e-store loyalty, suggesting that online stores with better reputation and image also do better in terms of customer retention. Store brand image was found to be influential on customer loyalty in some earlier studies as well. Calvo-Porrall C., et al (2015) posits that store brand image is one of the main predictors of customer loyalty. Store image is said to have a signaling ability that subconsciously translates to customer's that a certain store is credible and reliable. However, there is an evident lack of further studies on the aspect of the influence of e-store brand image on e-loyalty.

Based on the previous research described above, brand image is considered an important factor in our research. Previously brand image was mentioned mostly in marketing studies (Keller, 1998). Authors described it as one of the important concepts of past years (Keller, 1998). Multiple research studies in the sphere of marketing studies the relationship of brand image and brand loyalty. Based on currently available literature, brand image has an indirect impact on different aspects of customer loyalty (Huang L., et al, 2020). Moreover, Alhaddad A. (2015) suggested positive correlation of such aspect as brand image and brand loyalty.

Several other studies also show positive impact of brand image on loyalty. When a customer is satisfied the image of the brand becomes strong (Johanudin, Nur, & Shelle, 2016). The image of the brand is product design, packaging, and the characteristics of that brand or product that make it unique in the market with other competitors. Some consumers like the best and unique quality at any cost and they are ready to pay any money for their favorite brands. These consumers also think that some specific brand has a good image and can advise others (their friends and family) to use the products of that brand. It shows high loyalty to the brand. Image of the Brand shows the quality of the organization not the colors, name, and logo of that brand. The Image of the Brand becomes stronger when the organization updates its brand faster than rivals.

Some other studies described brand image connected with brand awareness. According to Aaker (1996) brand image and brand awareness are really close concepts to each other . By the study to (Tong & Hawley, 2009), awareness of the brand is tended to build the image of the brand in the approach to the consumer awareness of the brand has some impact on the observation and behavior of the consumer. Many researchers show that the awareness of the brand can build the image of the brand. If the awareness about the brand is high the buyers will adopt the brand easily with less time.

Based on the research we describe above, it is clear that brand image has always been and remains a critical part of customer satisfaction and customer loyalty to the brand. One research shows that customer loyalty and brand image can influence each other.

At the same time one of recent studies shows that there is a direct relationship between customer satisfaction and brand image, and a favorable brand image creates product loyalty (Davies, Chun, DaSilva, & Roper, 2003).

Perceived enjoyment was defined as a form of intrinsic motivation or intrinsic satisfaction derived from a particular activity. They found that perceived usefulness has a significant influence on the intention to adopt the technology, and its influence is complemented by perceived pleasure. (Davis et al., 1992) Perceived pleasure is an important motivator for continuing to use Web portals (Lin et al., 2005). Frequently, if a customer feels positive about using a service, product, or service, they will also feel intrinsically motivated to continue using it (Lin, Wu, & Tsai, 2005).

One study that researching mobile Internet services showed that perceived pleasure positively influences the intention to continue using the service (Deng et al., 2010). In one study there was found a relationship between variables such as satisfaction and perceived pleasure (Nusair & Kandampulli, 2008).

Hong et al. (2017) stated that consumer's intention to continue buying from a store is influenced by hedonic values of shopping. Oghuma et al. (2016) conducted a research study on consumer's continuing intention to use mobile instant messaging in relation to hedonic and utilitarian shopping values, and results revealed that hedonic value or perceived enjoyment impacts the user's behavior to continue the use of mobile instant messaging.

### **1.2.5 The impact of store type on the relationship between factors that influence loyalty**

Previously Types of e-stores were mentioned as one of the newest concepts related to e-loyalty. Based on some previous studies, for different types of e-stores can be different mediating factors between them and e-loyalty. It is interesting that the implementation of the type of online stores is a quite uncommon practice among different studies. There are not many studies regarding different types of e-stores influencing e-loyalty.

One of studies found, was conducted in China and took into account some characteristics of Chinese customers and what plays a decisive role for them in online apparel shopping. The main decisive factors were the speed of service and receipt of goods by the customer, as well as the ease of use of the interface of the site where the purchase is planned. (Ziaullah et al., 2014). Furthermore, for most of Chinese e-customers of online apparel stores were important to purchase high quality products (Ziaullah et al., 2014).

One more Chinese study regarding popular food delivery app in China-Foodpanda propose that such factors as price, service quality, information quality, and perceived usefulness can influence consumer behavioral intentions. In addition, here also described that app tries to maximize the speed and the convenience for delivering food for their clients.

Based on the result, price, service quality, information quality, and perceived usefulness are factors that may be considered when using the Foodpanda application. (Aryani et al.,2022)

Despite the fact that there are some existing research studies on the subject of e-loyalty where the e-store differ to some extent, we still lack knowledge regarding how type of e-stores affects the relationship between website characteristics and e-loyalty.

## **2. FACTORS' INFLUENCING LOYALTY TOWARDS ONLINE STORES**

### **RESEARCH METHODOLOGY**

#### **2.1. Purpose of the research, variables, model and hypotheses**

The current section of the research paper intends to cover methodological procedures that are implemented in this research study. This chapter contains the research problem, research aim, research model, methods and hypothesis. The model presented in the current section was developed based on the analysis of the previously published scientific research articles and studies by picking the variables that were previously found to have impact on loyalty, satisfaction, etc., and applying them to the context of e-loyalty in the current research paper. Based on the analysis of the previous studies the hypotheses presented in this section were developed. Moreover, the data collection methods applied in this study are also described in this methodological section. The questionnaire was developed by utilizing the constructs from the analyzed literature and adapting them to the context of the current research objective. Furthermore, the explanation behind the sampling technique and the sample size is provided in the current chapter. Subsequent data analysis of the collected primary data was done by the means of statistical software IBM SPSS in order to accept or reject the developed hypotheses.

**Research problem:** how can perceived enjoyment, customization, website quality, customer support, brand image of the store, e-satisfaction, e-trust, e-commitment and the type of online store (derived from the nature of the sold goods) influence the online loyalty of its customers?

**Research aim:** to determine if perceived enjoyment, customization, website quality, customer support, brand image of the store, e-satisfaction, e-trust, e-commitment and the type of online store (derived from the nature of the sold goods) influence the online loyalty of its customers, to identify the direction of the impact among the variables, and to determine the strength of variables in their impact on customer's e-loyalty.

**Research objects:** 2 types of Lithuanian online stores namely Online Food Stores and Home equipment & Electronics stores.

The theoretical research model for the current study was developed based on the previously analysis of scientific literature by applying certain website-related factors that were found in multiple studies.

Based on Toufaily et al. (2013) we highlighted such variables as e-trust, e-satisfaction, e-commitment, website quality, customization, customer support and perceived enjoyment.

The results of analysis of website quality give us clear understanding that web-quality services mean a lot when trying to gain the customer loyalty. If a company works on their web quality, making it easy to use for customers from every demographic, customers from different demographics will become loyal to the brand. Website quality is highly influenced by the age of customer using website. Despite the developed technologies nowadays, there are still people who have low computer skills and knowledge. Anyway, these customers still can have loyalty to the e-store if website design, interface and etc. becomes less complex. Making a website simple or reducing the complexity of the current version of the website will make customers satisfied (Indrayany r., & Muhammad A., 2022). And if customers are satisfied with some product or brand, there is a high chance that they will become loyal to the brand (Chen et al,2007).

Based on the literature over the last couple of years, we can confirm the fact that personalization can play an important role as a tool to help recognize customer needs and wants and create the best possible customer experience. Customization is necessary and important in order to achieve Customer loyalty to the online store. Customizing an organization's website will help make it easier for the customer to find the online store. Customization, also known as Personalization increases the likelihood that customers will find what they want to buy (Srinivasan et al., 2002). Previous research confirms that the ability of an online store to customize indicates the high quality of the store itself which ultimately affects loyalty (Coelho and Henseler, 2012).

Early research has already suggested that there is direct link between online loyalty and the quality of customer support. It was found that the quality and speed of service on an online site or an online store is a decisive factor for customers. They care how well their problem can be solved or a question answered. When customers feel that the firm's staff is willing to offer prompt service and support, then the perception of customer satisfaction increases.

E-Commitment in our study is also one of the main aspects. We found some studies describing that e-loyalty is also determined by e-commitment (Dagger and O'Brien, 2010; Chung and Shin, 2010; Caceres and Papparoidamis, 2007). Some studies explain commitment in terms of relationship marketing. Morgan and Hunt (1994) argue that in this case, the key factors may be



trust as well as the commitment of the associates. For example Barnes (2003) gives an explanation that it usually represents and summarizes previous experience and direct dependence of the reaction on the new situation. Subsequently, that was found that commitment and trust are essential factors that shape the personal conduct standards of trades among people.

It was also decided to analyze and compare results within the scope of two different types of online stores as previous research showed different results and impact of variables when different types of e-stores were analyzed, based on the nature of sold goods, were used in the research. As for the types of e-stores, the results showed not much information. We found two recent Chinese studies analyzing different types of stores and finished with different results. First study Ziaullah et al., (2014) showed that delivery services have positive significant effect on e-satisfaction, e-trust that leads to e-loyalty.

The second study of Aryani, et al, (2022) results is that price, service quality, information quality, and perceived usefulness are factors that may be considered when using the delivery service – Foodpanda. However, there are only two factors (information quality and perceived usefulness) have a positive relationship with consumer behavioral intention to repurchase from the same store, thus suggesting a certain degree of e-loyalty. Nevertheless, research findings related to comparing how certain factors influence e-loyalty within the context of different types of e-stores remains limited and requires additional investigation.

Additionally, online stores with a positive track record of meeting customers' expectations and consistently satisfying them also build customers' trust. According to Ha et al. (2010), satisfaction might also influence customer loyalty by increasing trust. Therefore, to get a competitive advantage and to create loyal customers, customers' trust is indispensable. Companies who consistently satisfy their customers are able to establish a certain level of trust by reducing perceived risk in the minds of shoppers (Rose et al., 2012).

A study by Nguyen et al. (2013) conducted to examine the role of customer trust as a mediator with customer loyalty and firms' image, identity, and reputation. Nguyen et al. (2013) found that trust enhances the association between customer loyalty and image, identity, and reputation of a business. Hence, Nguyen et al. (2013) study also suggested trust as an effective mediator. Trust reduces the uncertainty and feeling of vulnerability in the heads of customers. By doing so, it also increases customer loyalty.

The analysis of satisfaction-related literature states there are great chances that satisfied customers will eventually become loyal customers. Furthermore, customers might exhibit their loyalty in several ways. Fornell et al. (1996) suggest loyal customers are generally less price-sensitive, which means that they place greater value on the satisfaction they receive from consuming the products than on money they pay for it.

Finally, based on the research we describe below, it is clear that store's brand image has always been and remains a critical part of customer satisfaction and customer loyalty to the brand. One research shows that customer loyalty and brand image can influence each other. (Davies, Chun, DaSilva, & Roper, 2003).

Variables included in this research are independent, dependent, mediator, and moderator variables. Independent variables are perceived enjoyment, website quality, customization and customer support. The dependent variable is e-store loyalty. E-commitment, e-trust and e-satisfaction are studied as the mediator between the relationship of independent and dependent variables. Furthermore, brand image playing moderator role and also studied to explore the independent and dependent variable relationship. See figure (1).

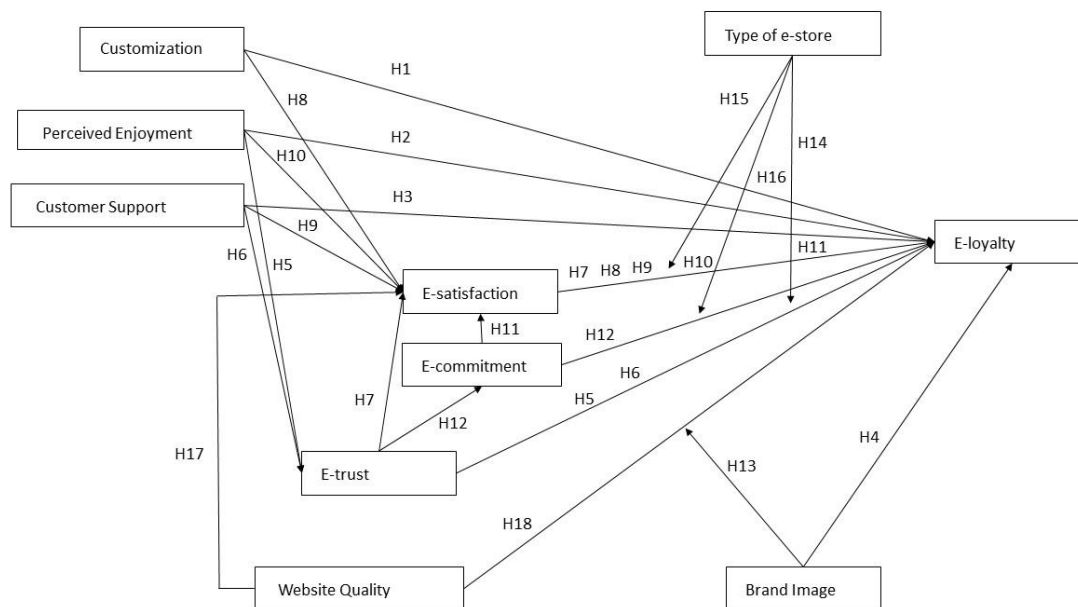


Figure 1. Research model of e-loyalty (by author, 2023).

On the following figure (1), we can see the structure of the model. E-loyalty towards online stores can be influenced by multiple factors and characteristics. On the model we show that some variables influence e-loyalty directly, and the others influence e-loyalty through mediator or moderator. Some variable present in scheme can influence both directly and through mediator, such as e-satisfaction, e-commitment and e-trust. In addition in our model we can see two moderators. First moderator – brand image impact of website quality on e-loyalty. The second moderator – type of e-stores impacts on all mediator variables: e-trust, e-satisfaction and e-commitment.

In line with the above given research model, the following hypotheses are proposed for this research.

***H1- Customization has a positive direct influence on e-loyalty.***

Customers nowadays feel that their wants and interests are considered by e-services (Coelho and Henseler, 2012). A more recent study by Lee et al (2015) who studied the relationship between online personalization and privacy concerns posits that certain types of customers respond positively to personalized online approaches on e-stores. Similar conclusions were drawn in a more recent study of users' attitudes towards online academic library websites, where the researchers uncovered a certain degree of appreciation of customization options in the user feedback (Wilson S., 2021). Thus, customers show more interest and loyalty to different e-services if they see personalized features to match their expectations and needs (Wilson S., 2021).

***H2-Perceived enjoyment has a positive direct influence on e-loyalty.***

One previous Singapore study found out that perceived enjoyment has a positive impact on Internet users (Teo and Lim, 1999). Perceived enjoyment can influence various aspects of consumer behavior, including e-loyalty. Higher levels of perceived enjoyment can lead to higher levels of positive customer loyalty effects. Thus, when customers perceive a particular online store to be enjoyable for future use, they are more likely to recommend such a site to their family, colleagues, and friends. That tells us that the customer starts to show more e-trust and with that, more e-loyalty.

***H3-Customer Support has a positive direct influence on e-loyalty.***

Providing good customer support indicates that the company is willing to adapt to different customers and their difficulties, as well as to meet customers' expectations about online service (Alison, 2004). Other studies have proven that providing the right and timely support is important both for service organizations and for the customers themselves. It has been proven that support contributes to profits, sales and the number of new customers (Songini, & Gaiardelli, 2006). Meaning, customers become more loyal if there is high-quality customer support that can solve any issues clients may have during their online activity (Alison, 2004).

***H4. Brand image has a positive direct influence on e-loyalty.***

Brand image has always been and remains a critical part of customer satisfaction and customer loyalty to the brand. One research shows that customer loyalty and brand image can influence each other. At the same time one of recent studies shows that there is a direct relationship between customer satisfaction and brand image, and a favorable brand image creates product loyalty (Davies, Chun, DaSilva, & Roper, 2003).

It is essential for online stores to have high business credibility or in other words, positive store's brand image (Swaminathana S., et al, 2018). In the study of Yemez I., & Karaca S. (2022), e-store image had a notable level of impact on e-store loyalty, suggesting that online stores with better reputation and image also do better in terms of customer retention. Store brand image was found to be influential on customer loyalty in some earlier studies as well. Calvo-Porrall C., et al (2015) posits that store brand image is one of the main predictors of customer loyalty. Store image is said to have a signaling ability that subconsciously translates to customer's that a certain store is credible and reliable.

***H5. E-trust mediates the relationship between perceived enjoyment and e-loyalty.***

E-trust can be influenced by perceived enjoyment. It is fully described by Kurniawan, S., & Tankoma, A. (2023) in research on perceived enjoyment, trust and loyalty. This paper presented a model in which trust mediates the relationship between perceived enjoyment and loyalty. Furthermore, similar study by Giao, Ha et al. (2020) presented a similar model in which perceived enjoyment, e-trust, and E-loyalty were associated. Based on this we can assume that e-trust can also act as a mediator between perceived enjoyment and e-loyalty.

***H6. E-trust mediates the relationship between customer support and e-loyalty.***

From the analysis of e-trust, we found out that trust helps to attract fresh consumers but also persuades existing customers to revisit the website and to make subsequent purchases (Bonsón Ponte et al., 2015). According to Moriuchi and Takahashi (2016) and Qureshi et al. (2009), customer's interpersonal trust and e-store loyalty are related to each other in a positive way.

***H7. E-satisfaction mediates the relationship between e-trust on e-loyalty.***

In the online environment, timely and reliable service plays critical to meet customer expectations and satisfaction and trust. Customers can very easily go from one web page to another with just a click and can change their behavior towards one or another online store. In order to keep client, organizations nowadays think more about client's satisfaction on a site.

There are already presented a study, that shows, e-satisfaction variable indirectly mediates the impact of the e-trust variable on e-loyalty (Patwayati et al., 2022). Similar mode was presented by Giao, Ha et al (2020), where e-satisfaction served as a mediator between e-trust and e-loyalty. This explains that in order to be loyal, users of different online services (apps) must be satisfied with the services they receive (Patwayati et al., 2022).

We can conclude that e-satisfaction has most impact on e-loyalty as it was further posited that customer satisfaction is the main predictor of customer loyalty (Zeithaml, 2000; Hsu et al., 2010).

***H8. E-satisfaction mediate the relationship between customization and e-loyalty***

Based on some other findings, there is a strong possibility that e-satisfaction positively mediates between customization and e-store loyalty. As we found out, customization can play an important role as a tool that helps to recognize customer needs and desires and create a better customer experience and satisfaction with the online service. This satisfaction serves as a prerequisite for the customer to then become loyal. In addition, customization can signal high quality and lead to a better real match between the buyer and the product (Ostrom & Iacobucci, 1995).

***H9. E-satisfaction mediates the relationship between customer support and e-loyalty.***

One of the previous studies that we were able to find the relationship between customer service and customer satisfaction. However, their results focused on testing the impact of efficiency, privacy, and customer service, on e-loyalty, where customer satisfaction was the mediator (Al-dweeri et al., 2017). If customer support is set up nicely - the customer will get great satisfaction using the service. Thus, customer support is one of the variables that affects e-satisfaction and thus the overall success of an e-commerce site. From that we can propose that if customer reached the e-satisfaction it can turn on e-loyalty as e-satisfaction is main predictor of it.

***H10. E-satisfaction mediates the relationship perceived enjoyment and e-loyalty.***

In one study we found a relationship between variables such as satisfaction and perceived enjoyment (Nusair & Kandampulli, 2008). Authors pointed out in their study that perceived enjoyment plays an important role in user attraction, satisfaction, and retention. Thus, perceived enjoyment may be a major factor in electronic customer satisfaction. This is also confirmed by Safa, (2016) study. We can also suggest that through satisfaction, perceived enjoyment can induce customer loyalty.

***H11. E-satisfaction mediates the relationship of e-commitment and e-loyalty.***

E-commitment in the concept of long-term relationship plays an important role as most of long-term effect is widely based on the commitment of both parties. This means that e-loyalty is also determined by e-commitment (Dagger and O'Brien, 2010; Chung and Shin, 2010; Caceres and Paparoidamis, 2007). Therefore, commitment is sensitive in establishing relationships with other parties. Additionally, from previous studies we saw that e-satisfaction can possibly have strong mediation effect.

***H12. E-commitment mediates the relationship between e-trust on e-loyalty.***

We found that e-commitment is characterized by the belief that it is possible to ensure a good relationship as well as to maintain it along the way. Research looks at the relationship between electronic commitment and electronic loyalty (Dugger and O'Brien, 2010). In their study,

it was found that e-adherence has a positive effect on customer e-loyalty. And also these two concepts are closely related because in today's world it is very important that the relationship with the customer is built as strong as possible and for a long period of time. Organizations are most interested in the loyalty of their customers to their products because they get a good economic benefit for themselves and their business (Romadhoni et al. 2015).

We found out some studies where e-trust can influence e-loyalty through e-satisfaction and commitment. In other words, e-commitment can play mediating role between e-trust and e-loyalty. E- satisfaction, trust and commitment are the important tools to explain the e-loyalty (Saeed et al., 2014). In Saeed et al. (2014) study regarding Pakistan country, commitment were playing mediating role on impact of customer satisfaction and trust on loyalty.

***H13- Brand Image positively moderating impact of web quality on e-loyalty.***

Making a website simple or reducing the complexity of the current version of the website will make customers satisfied. And if customers are satisfied with some product or brand, there is a high chance that they will become loyal to the brand. It is suggested by some previous studies that the way online shoppers view certain website feature is influenced by their perceptions of the website's credibility and reputation (Swaminathana S., et al 2018)

***H14 - Types of e-stores positively moderating impact of e-trust on e-loyalty.***

Previously we mentioned that not many studies focused on different types of e-stores' impact on e-loyalty. Anyway, according to Moriuchi and Takahashi (2016) and Qureshi et al. (2009), customer's interpersonal trust and e-store loyalty are related to each other in a positive way. In addition to that, one Chinese study shows that for some categories of customer's safety is very important factor when customer choose to use any online app. If a customer can feel safe while using the app it means he or she is most likely to choose it from all the competitors on the market. He or she will trust and rely on the service. This can be shown by the information. provided in the online services application, such as the details in a monetary transaction, making consumers have more trustworthiness to use the application. Based on that we can propose that types of e-stores positively moderate impact of e-trust on e-loyalty.

***H15 - Types of e-stores positively moderating impact of e-satisfaction on e-loyalty.***

Previously we mentioned that not many studies focused on different types of e-stores impact on e-loyalty. However, Alalwan (2020) study shows that the customers' continued intention for food ordering applications or other online e-services is influenced by e-satisfaction. Based on that we can propose that types of e-stores positively moderating impact of e-satisfaction on e-loyalty.

***H16 - Types of e-stores positively moderating impact of e-commitment on e-loyalty.***

Previously we mentioned that not many studies focused on different types of e-stores impact on e-loyalty. Subsequently, that was found that commitment and trust are essential factors that shape the personal conduct standards of trades among people. Peppers and Rogers, (2004) proposed that there are different types of commitment, one of them is affective commitment. This type is associated with the fact that a person may be emotionally attached to someone or something, for example e-shop. Based on that we can propose that types of e-stores positively moderates the impact of e-commitment on e-loyalty.

***H17 – Website quality has a direct positive impact on E-satisfaction.***

Certain prior research studies suggest that website quality and its dimensions have direct positive impact on E-satisfaction of online customers (Indrayany r., & Muhammad A., 2022). Good quality of an online store with appealing visual elements and positive interaction with other elements of a webstore ultimately increases e-satisfaction of online shoppers (Yuen & Chan, 2010; Kitapci et al., 2013; Ha et al., 2015)

***H18 – Website Quality has a direct positive impact on E-loyalty.***

It was posited in some previous studies that website quality is also directly associated with repurchase intention, thus increasing E-loyalty of e-customers (Chen et al, 2007; Junaini & Sidi, 2005). Websites that are user-friendly, attractive and easy to navigate increase the willingness of online shoppers to revisit them again as there are less barriers associated with using those web stores which in turn improves e-loyalty indicators (Ha et al., 2015; Kitapci et al., 2013;)

**2.2. Data collection methods and instruments**

The collection of primary research data can be of qualitative or quantitative nature. In the qualitative type of research, information obtained from participants in non-numerical form and cannot be analyzed through any statistical tool. Qualitative research results are descriptive and exploratory (Cresswell, 2014). While on the other hand, in a quantitative research method, any information which is obtained in the form of numerical data or descriptive shape can be analyzed through a statistical tool. Data analysis through a statistical tool ensures the objectivity of the research process, and results are presented often in the form of tables and figures (Creswell, 2014). The available scientific studies analyzed in the previous section adopted quantitative data collection methods and it was therefore decided to implement the quantitative approach for the current data collection as the goal is to understand the relationship between variables and their influence on one another by obtaining empirical evidence. Therefore, quantitative research method is adopted in this study, and data is collected through the survey technique on already developed reproach scales taken from prior studies.

It is known that for research studies that involve data collection, there are several types of strategies that exist to obtain the information, to include action research, archival research, survey, experiment, case study, narrative inquiry, ethnography, and grounded theory (Saunders et. al., 2019). Having carefully considered the nature of every strategy from the above-presented, it was concluded that survey would be the most suitable strategy for the purpose of the current research. Among several types of digital surveys to include computer-based survey, email survey and web survey, the latter was chosen as the most efficient and effective option. It is suggested that the advantages of web survey include cost-efficiency, easiness of storing and visualization of the data, shorter time frames for collecting data, and reaching out to sample population (Nayak M & Narayan K., 2019)

Primary data for the purpose of this research study is collected through an online survey using Google Forms as it was stated that Google Forms is the most appropriate option for administering online questionnaire and then converting the file with the results into a document that is easy to analyze further (Nayak M & Narayan K., 2019). The research method for this research study is quantitative. Data is collected in the form of figures, which then is analyzed with the help of established formulas and statistical software SPSS (Creswell, 2014). The gathered results from the online questionnaire will be subject to further analyze in order to obtain necessary insights for the purpose of the current study.

The primary data for this study is collected through an online survey that participants are asked to fill out. The data is collected in the form of numbers, which are then analyzed using established formulas and statistical software (Creswell, 2014).

We will begin the questionnaire by presenting general information about the study and the product of the study – e-loyalty. The questions presented in the questionnaire are related to consumer purchases from two types of e-stores, including food and non-food (electronics and home appliances) stores. We provided participants with a brief overview of the master thesis topic before completing the questionnaire. There are no strict rules for participation in the survey, but to obtain good complete answers we are interested in participation of people who have been or live in Lithuania for some time and know enough about various electronic stores in this country. In addition, each question on our questionnaire is marked as required because the goal is to receive complete answers without gaps. In the last part of each questionnaire, the participants were asked to answer questions regarding their gender, age and average monthly salary to have better questionnaire results. In advance, the first question in the questionnaire helps to identify real online-shoppers and people who do not engage in online shopping that often. For those people who didn't purchase food and home equipment (nonfood items except clothes) in Lithuanian online stores during last 6 months the questionnaire will be automatically finished, when they



answer “no” to the screening question. Additionally, the questionnaire itself presented in English language so international people can also participate in this survey.

The questionnaires are anonymous. Filling out the questionnaire should not take more than 15 minutes. First of all, participant had to fill in questionnaire that goes first and related to the purchase of household goods (non-food items, except clothing) in online stores. The second questionnaire is related to the purchase of food products in online stores.

Research instruments for this research study are adopted from previous research studies. We included different scales in our research. Scales for e-loyalty, e-commitment and customization were taken from Srinivasan et al., (2002). Scales for e-trust were taken from Harris & Goode, (2010). Scales for e-commitment Srinivasan et al., (2002). Scales for customization were taken from Srinivasan et al., (2002). Scales for customer support were taken from Gajic & Boolaky (2015). Scales for website quality were taken from Andry, Christianto, & Wilujeng (2019). Scales for brand image taken from Stephen L. Sondoh et al.,(2007). Scales for e-satisfaction were taken from Anderson and Srinivasan (2003). Scales for perceived enjoyment from Nurkaliza, (2014).

### **2.3. Sampling technique and sample size**

In a research study, data is collected through primary sources (Creswell, 2014). In this research study, primary data collection is carried out from English-speaking people who have worked, studied or lived in the Republic of Lithuania last 6 months. Lithuanian participants were chosen based on the convenience notion and easiness of administering questionnaires. The aspect of convenience can be assumed when utilizing web- or online survey (Nayak M & Narayan K., 2019). Participants may be of different ages, education and income levels. Additionally, participants may have different interests, but should have completed certain number of online purchases of different categories of goods in online store for the past 6 month prior to the time when they were administered the questionnaire.

Previous studies point to two types of sampling method that can be used in order to collect participants and their answers. First is random sampling (called probability sampling) and non-random sampling (Sedgwick, 2013).

In our study more logically will be using a method of sampling called convenience sampling. Convenience sampling is defined as a method adopted by researchers where they collect market research data from a conveniently available pool of respondents. It is the most commonly used sampling technique as its incredibly prompt, uncomplicated, and economical. In many cases, members are readily approachable to be a part of the sample Alvi (2016). According to Alvi

(2016), when a population is not easy to define in a precise way and could be found generally, we choose convenience sampling for our research. Researchers prefer using this method of sampling as it is quick and easy to deliver results.

Additionally, Gill and Johnson (2002) recommended that suitable limits are needed for choosing the best sample size.

One Chinese study was focused to examine the relations among product quality and delivery services, e-trust, e-satisfaction and e-loyalty in China. They perform analysis of survey data from 415 customers of e-tailing (Ziaullah et al.,2014). One more study analyzes the role of online satisfaction and e-trust as mediators in the relationship between electronic service quality and online loyalty in the context of e-shopping. In an increasingly competitive environment. Using a sample of 302 website users of amazon.com in Jordan. (Al-dweeri et al., 2017). In one study regarding determinants of customer loyalty, 137 respondents were surveyed (Clifford & Lang, 2012). We also found one paper regarding the relationship among e-retailing attributes, e-satisfaction and e-loyalty, which collected data from 238 online customers (Chung, Kihan & Shin.,2008). In one recent study regarding “The Effect of Electronic Service Quality on Customer Loyalty Through Customer Satisfaction of GO-JEK Application Users in Banda Aceh” presented their result based on answers of 200 application users (Alchaldy et al.,2020). There is one recent investigation of customer trust customer loyalty in Transjakarta’s Bus. They used a sample size of 200 respondents (Hady et al., 2020). One study which focused on customer satisfaction determinants (Seyedaliakbara et. al., 2016) designs a questionnaire to measure these factors and distributes it among 210 randomly selected people who purchased a product in the local marketplace. One more study of "Building customer loyalty in digital banking: A study of bank staff’s perspectives on the challenges of digital CRM and loyalty" created a questionnaire for 200 respondents of different nationalities (Larsson & Viitaoja, 2017). In Pakistan study of Rizwan et al (2020) which analyzed customer satisfaction & loyalty data was collected from 200 respondents from university students and households of Pakistan. Finally, an Indonesian study of Keni, Wilson & Dharmawan (2020), showed results among 200 respondents participating.

Table 1.  
*Collected sample size of previous studies.*

<b>Author</b>	<b>Sampling</b>	<b>Number of respondents</b>
(Ziaullah et al.,2014)	Non-probability	415
(Al-dweeri et al., 2017)	Non-probability	302
(Clifford & Lang, 2012).	Non-probability	137
Chung, Kihan & Shin.,2008).	Non-probability	238
( Alchalidy et al.,2020).	Non-probability	200
( Hady et al., 2020)	Non-probability	200
(Seyedaliakbar et. al., 2016)	Non-probability	210
(Larsson & Viitaoja, 2017)	Non-probability	200
Rizwan et al (2020)	Non-probability	200
Keni, Wilson & Dharmawan (2020)	Non-probability	200
<b>Average number of respondents:</b>	<b>230</b>	

*Source:* by author, 2023

### 3. THE ANALYSIS OF COLLECTED DATA ON FACTORS THAT INFLUENCE LOYALTY TOWARDS E-STORES

#### 3.1. Demographic characteristics of collected data

Next, we present the demographics that were also collected during the participant survey. Results are presented as follows: from the 150 participants for each of the questionnaires, which brings us to the 300 responses in total. The percentage of males was (52.0%), the percentage of females was (47.3%), and (0.7%) of the respondents prefer not to say their gender. See table (2). The three following tables will show the total number of responses; therefore, we will be referring to percentages instead.

Table 2.  
*Sample structure by gender*

	N	%
Male	156	52.0%
Female	142	47.3%
Prefer not to say	2	0.7%

*Source: SPSS, 2023*

Further, we analyzed respondents by their age. Participants in our survey were of different ages. From our analysis, we can see that the largest number of participants were young people of ages 23 (10.7%), 24 (12.0%), and 25 (10.0). The smallest percentage of participants were older people, such as 36 (0.7%), 48 (0.7%) and 56 (0.7%) years old. See table (2).

Table 3.  
*Sample structure by age*

	N	%
18	20	6.7%
19	8	2.7%
20	26	8.7%
21	24	8.0%
22	24	8.0%
23	32	10.7%
24	36	12.0%
25	30	10.0%
26	12	4.0%
27	16	5.3%
28	12	4.0%
29	10	3.3%
30	10	3.3%
31	6	2.0%
32	6	2.0%
33	4	1.3%
35	10	3.3%
36	2	0.7%
40	4	1.3%
43	4	1.3%
48	2	0.7%
56	2	0.7%

*Source: SPSS, 2023*

Table 4.  
*Means for Age of respondents.*

	N	Minimum	Maximum	Mean	Std. Deviation
10. Please, write down how old you are now in years?	300	18	56	25,19	5,912
Valid N (listwise)	300				

*Source: SPSS, 2023*

As we can see from the table above, most commonly indicated age of the respondents was 25 years old with the standard deviation of 5.9, which indicates that in general, the majority of respondents fall between 19 and 31 years of age.

Finally, an important part of the analysis is data on the monthly income of our respondents. The answers of respondents were divided into five subgroups as following: first group who indicated their income as <500 euros (6.0%); second group that indicated their income as 500-1000 euros (18.0%); third group that indicated their income as 1001-1500 euros (28.0%); fourth

group that indicated their income as 1501-2000 euros (24.3%) and fifth group that indicate their income as more than 2000 euros per month (23.7%). See table (4)

Table 5.  
*Sample structure by income*

		Frequency	Percent
Valid	Less than 500	14	4,7
	500-1000 euros	46	15,3
	1001-1500 euros	74	24,7
	1501-2000 euros	72	24,0
	More than 2000 euros	70	23,3
	Total	276	92,0
Missing	99	24	8,0
Total		300	100,0

*Source: SPSS, 2023*

As it can be seen from the table above, 20% of respondents have income less than 1000 EUR per month. It could be assumed that those respondents engage less in frequent online shopping as according to livingcost.org (2023) – the minimal cost of living in Lithuania in November of 2023 was ~ 970 EUR for one person. Therefore, the answers from these respondents might not be representative enough. The next group of respondents having the average monthly income of 1001-1500 EUR comprises the biggest part of respondents (24.7%). Their responses could be assumed to be more representative as they might have more leftover funds on a monthly basis to engage in more frequent online shopping, thus getting closer to target personas of our research study. Finally, the remaining 47.3% of respondents claimed their income to be above 1501 EUR per month out of which 23.3% indicated their salary to be higher than 2000 EUR. These customer groups could be assumed to afford more frequent online shopping thus paying more attention to the factors affecting e-loyalty analyzed in this research study. Only a minor quantity of respondents preferred not to mention their income (8%) which should not have a major effect on the overall distribution of respondents by income and should not be decreasing the representatives of the sample.

In order to prove that this data is trustworthy, and we can rely on it for further analysis, we need to check it with reliability statistics, where the Cronbach's Alpha will show the result above. We checked all the variables one by one with the statements they include using reliability analysis.

### 3.2. Reliability of collected data

The aim of the current section of the analysis was to test constructs using Cronbach's Alpha indicator to check the level of their reliability. Based on previous studies it was established that measuring Cronbach's Alpha is one of the most widely used ways to check the internal consistency of constructs which demonstrates how reliable and suitable they are for data analysis (Namdeo, S., & Rout, S., 2016) Some other studies showed that Cronbach's alpha reliability used to describe the reliability of a sum (or average) of q measurements where the q measurements may represent q raters of forms, or questionnaire/test items (Bonett & Wright, 2014). According to George D. & Mallery P. (2003), the acceptable Cronbach's Alpha coefficients lie in between 0.6 and 1. Based on this, we can conclude that the appropriate result for Cronbach's alpha is 0,6 to 1. Results that are in between 0.5 and 0.6 are considered poor, but still minimally acceptable (George D. & Mallery P., 2003).

First, we test the Brand Image variable, which includes three statements. The purpose of this analysis is to prove the reliability of these three statements. In addition, we need to test whether these statements measure Brand Image well and fit. See table (5).

Table 6.  
*Results of reliability statistics for Brand Image variable*

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.584	3

*Source: SPSS, 2023*

As we can see from results, Cronbach's Alpha showing 0,584 round to 0,6. This result is minimally acceptable for our Master Thesis.

After that, we analyzed Customization. This scale is the biggest of all others and consist of three statements. See table (6)

Table 7.  
*Results of reliability statistics for Customization variable*

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.597	3

*Source: SPSS, 2023*

As we can see from the results, Cronbach's Alpha shows 0,597 round to 0,6. This result is appropriate for our Master Thesis.

After that, we analyzed E-Commitment. This scale consists of six statements. See table (8).

Table 8.

*Results of reliability statistics for E-Commitment variable*

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.791	6

*Source: SPSS, 2023*

In that case, we can see Cronbach's Alpha showing 0,791 round to 0,8 for six items. This result is very good for our Master Thesis.

Then we analyze E-trust variable, which consists of eight statements. See table (9).

Table 9.

*Results of reliability statistics for E-trust variable*

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.495	8

*Source: SPSS, 2023*

According to this Master paper analysis, the Cronbach's Alpha showing 0,497 for eight statements, which is round to 0,5 and is not satisfactory as it need to show result above 0,6. Nevertheless, we decided to continue analyzation to collect the results for other variables and make overall conclusion about the situation.

Then Perceived Enjoyment was analyzed, which consist of four statements. See table (10).



Table 10.  
*Results of reliability statistics for Perceived enjoyable variable*

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.818	4

*Source: SPSS, 2023*

In that case, we can see Cronbach's Alpha showing 0,818 round to 0,8, which is also a very good result for our Mater paper analysis.

The next one to analyze was Website Quality variable. This construct consists of six statements. See table (11).

Table 11.  
*Results of reliability statistics for Website Quality variable*

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.810	6

*Source: SPSS, 2023*

In that case, we can see Cronbach's Alpha showing 0,810 round to 0,8 for six items. This result is really appropriate for work.

According to our model, we took Customer Support variable, which consist of four statements. See table (12)

Table 12.  
*Results of reliability statistics for Customer Support variable*

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.742	4

*Source: SPSS, 2023*

We can see that these results are also acceptable and high. Based on it, Cronbach's Alpha shows 0,742 round to 0,7 for four items.

The next one to analyze was the E-Satisfaction variable. This variable consists of three statements. See table (13).

Table 13.  
*Results of reliability statistics for E-satisfaction variable*

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.780	3

*Source: SPSS, 2023*

We can see from the table that results are satisfactory as Cronbach's Alpha showing 0,780 round to 0,8 for three items.

Finally, we analyzed E-loyalty, which consists of seven statements. See table (14)

Table 14.  
*Results of reliability statistics of E-loyalty variable*

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.751	7

*Source: SPSS, 2023*

We can see also high results here. Table show us Cronbach's Alpha result 0,751 round to 0,8 for seven items.

According to the figures that were presented, from mostly all variables presented in our work Cronbach's Alpha showed good and high results. The best result we can see from variable named Perceived Enjoyment. It shoes 0,818 round to 0,8 result. Results of most of other variables were equal or around to 0,7 or 0,8 by Cronbach's Alpha. There are only two variables that showed 0,6 result such as Brand Image and Customization. Additionally, as we found out from analysis, there is only one variable that showed low result, such as E-Trust. This variable showed 0,5 result by us Cronbach's Alpha, which mean it is not satisfactory.

### 3.3. Testing of the effects of website factors on E-loyalty

In this part of analysis, we move to the Correlation part. The aim was to perform Correlation analysis and check the results. Correlation analysis is an analysis that determines the strength and direction of the relationship between the study factor structures. Pearson correlation coefficient is used because the data conforms to the normal distribution. Therefore, the Pearson correlation coefficient is used to analyze whether the relationship between factors is statistically significant.

Here it is very important to look and check Pearson Correlation and p values. Pearson Correlation measures the strength and direction of the linear relationship between the two variables. The correlation coefficient can range from -1 to +1, with -1 indicating a perfect negative correlation, +1 indicating a perfect positive correlation, and 0 indicating no correlation at all. Sig. (2-tailed) is the p-value associated with the correlation. For significant correlations, Sig. (2-tailed) will be less than .05 and the Pearson Correlation will be flagged with asterisks.

Table 15.  
*Pearson Correlation Analysis Results for all variables*

		Correlations								
		Loyal	Satisf	Trust	Commit	BrandIm	Custom	PercEng	WebQ	CustSupp
Loyal	Pearson Correlation	1	,636**	,508**	,196**	,448**	,482**	,477**	,530**	,477**
	Sig. (2-tailed)		<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001
	N	300	300	300	300	300	300	300	300	300
Satisf	Pearson Correlation	,636**	1	,451**	,083	,527**	,459**	,494**	,660**	,549**
	Sig. (2-tailed)	<,001		<,001	,150	<,001	<,001	<,001	<,001	<,001
	N	300	300	300	300	300	300	300	300	300
Trust	Pearson Correlation	,508**	,451**	1	,312**	,423**	,393**	,514**	,506**	,463**
	Sig. (2-tailed)	<,001	<,001		<,001	<,001	<,001	<,001	<,001	<,001
	N	300	300	300	300	300	300	300	300	300
Commit	Pearson Correlation	,196**	,083	,312**	1	,100	,063	,137*	,098	,078
	Sig. (2-tailed)	<,001	,150	<,001		,083	,273	,017	,090	,180
	N	300	300	300	300	300	300	300	300	300
BrandIm	Pearson Correlation	,448**	,527**	,423**	,100	1	,519**	,362**	,508**	,375**
	Sig. (2-tailed)	<,001	<,001	<,001	,083		<,001	<,001	<,001	<,001
	N	300	300	300	300	300	300	300	300	300
Custom	Pearson Correlation	,482**	,459**	,393**	,063	,519**	1	,425**	,425**	,357**
	Sig. (2-tailed)	<,001	<,001	<,001	,273	<,001		<,001	<,001	<,001
	N	300	300	300	300	300	300	300	300	300
PercEng	Pearson Correlation	,477**	,494**	,514**	,137*	,362**	,425**	1	,525**	,434**
	Sig. (2-tailed)	<,001	<,001	<,001	,017	<,001	<,001		<,001	<,001
	N	300	300	300	300	300	300	300	300	300
WebQ	Pearson Correlation	,530**	,660**	,506**	,098	,508**	,425**	,525**	1	,722**
	Sig. (2-tailed)	<,001	<,001	<,001	,090	<,001	<,001	<,001		<,001
	N	300	300	300	300	300	300	300	300	300
CustSupp	Pearson Correlation	,477**	,549**	,463**	,078	,375**	,357**	,434**	,722**	1
	Sig. (2-tailed)	<,001	<,001	<,001	,180	<,001	<,001	<,001	<,001	
	N	300	300	300	300	300	300	300	300	300

Source: SPSS Program, 2023

According to the results of the correlation analysis, we find that e-loyalty variable has positive statistically significant correlation with e-satisfaction ( $R=0,636$ ,  $p<0,01$ ), with web. Quality ( $R=0,530$ ,  $p<0,01$ ). Correlation with all other variables shown as lower than standard, for

example we see correlation with e-trust ( $R=0,508$ ,  $p<0,01$ ), meaning the correlation between them is very low.

Regarding e-satisfaction variable, we found that it has positive statistically significant correlation with e-loyalty ( $R=0,636$ ,  $p<0,01$ ), with brand image ( $R=0,527$ ,  $p<0,01$ ), web quality ( $R=0,660$ ,  $p<0,01$ ) and customer support ( $R=0,459$ ,  $p<0,01$ ) variables.

Regarding e-trust variable, we found that it has average results, for example correlation with loyalty ( $R=0,508$ ,  $p<0,01$ ), perceived enjoyment ( $R=0,514$ ,  $p<0,01$ ), and web quality ( $R=0,506$ ,  $p<0,01$ ).

For e-commitment variable, the highest correlation results we found is with e-trust ( $R=0,312$ ,  $p<0,01$ ). With other variables e-commitment showed very low results.

For Brand image variable, we found that it has very low correlation with all variables. The highest correlation results we found with e-satisfaction ( $R=0,527$ ,  $p<0,01$ ). The lowest correlation shown with e-trust ( $R=0,312$ ,  $p<0,01$ ).

Regarding Customization variable, the highest correlation with brand image variable ( $R=0,519$ ,  $p<0,01$ ).

Regarding Perceived enjoyment variable we found that it has very low correlation with all variables. The highest correlation we see with e-trust ( $R=0,514$ ,  $p<0,01$ ).

Regarding the Web Quality variable, we found that it has the highest positive statistically significant results with customer support variable ( $R=0,722$ ,  $p<0,01$ ) and with e-satisfaction ( $R=0,660$ ,  $p<0,01$ ). All other variables show results above  $R=0,501$ , which is acceptable, but not good enough.

Regarding Customer support variable, we found highest positive statistically significant results with web quality variable ( $R=0,722$ ,  $p<0,01$ ). Correlation with e-satisfaction variable also show acceptable result ( $R=0,549$ ,  $p<0,01$ ), but not high enough.

Next step in Master Thesis was Regression analysis. This type of analysis was performed to determine the effect of the independent variables (e-satisfaction, e-trust, e-commitment, brand image, customization, customer support, website quality) on the dependent variable (e-loyalty) and check which our hypotheses can be accepted or rejected.

Table 16.  
*Multiple Regression Analysis Results for the impact of website-related factors on e-loyalty*

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,049	,255		,192	,848
	Satisf	,337	,052	,390	6,511	<,001
	BrandIm	,022	,052	,023	,420	,674
	CustSupp	,069	,057	,073	1,197	,232
	Custom	,133	,044	,157	3,041	,003
	WebQ	,014	,070	,014	,203	,840
	PercEng	,067	,045	,078	1,472	,142
	Trust	,203	,073	,151	2,761	,006
	Commit	,109	,057	,084	1,923	,055
	Type of store	,060	,052	,049	1,164	,245

*Source: SPSS Program, 2023*

According to the results, we can see that only e-satisfaction has p value less than .05 in the regression analysis and indicates that the regression model is significant. According to the standardized regression coefficients, it was determined that e-satisfaction ( $\beta=0.337$ ,  $p<0,001$ ) influenced e-loyalty. Customization results showed ( $\beta=0.073$ ,  $p=0,003$ ), where the p result is lower than 0.05, meaning we can confirm that it also has significance. The results of the analysis performed above clearly indicate that while H1 was accepted, H2, H3, H4, H17, H18 were rejected.

Table 17.  
Multiple Regression analysis for e-trust, e-commitment and e-satisfaction

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,838	,327		5,621	<,001
	Trust	,731	,084	,471	8,652	<,001
	Commit	-,096	,082	-,063	-1,164	,246

a. Dependent Variable: Satisf

Source: SPSS Program, 2023

Next, we check results of regression analysis for e-trust, e-commitment and e-satisfaction. As shown on the table (15), According to the standardized regression coefficients, it was determined that e-trust ( $\beta=0,731$ ,  $p<0,001$ ) influenced e-satisfaction. As we can see, e-commitment has negative regression ( $\beta= - 0,096$ ,  $p=0,246$ ) with e-satisfaction.

Table 18.  
Multiple Regression Analysis for customer support, perceived enjoyment and e-trust

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,763	,146		12,068	<,001
	CustSupp	,207	,037	,295	5,619	<,001
	PercEng	,247	,034	,386	7,358	<,001

a. Dependent Variable: Trust

Source: SPSS Program, 2023

Next, we check results of regression analysis for customer support, perceived enjoyment and e-trust variables.

Based on it, we see that both customer support ( $\beta=0,207$ ,  $p<0,001$ ) and perceived enjoyment ( $\beta=0,247$ ,  $p<0,001$ ) have impact on e-trust.

Table 19.  
Multiple Regression Analysis for e-satisfaction, e-trust and e-commitment

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,048	,211		9,707	<,001
	Satisf	-,047	,041	-,072	-1,164	,246
	Trust	,353	,063	,344	5,580	<,001

a. Dependent Variable: Commit

Source: SPSS Program, 2023

The table above presents results of regression analysis for e-satisfaction, e-trust and e-commitment. Based on it, we see that e-trust ( $\beta=0,353$ ,  $p<0,001$ ) have impact on e-commitment. Additionally, we see that e-satisfaction has negative regression results ( $\beta=-0,047$ ,  $p=0,246$ ) with e-commitment.

***H17 – Website Quality has a direct positive impact on E-satisfaction.***

Table 20.  
Testing of the direct impact of Website Quality on E-satisfaction

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,660 <sup>a</sup>	,436	,434	,53772

a. Predictors: (Constant), WebQ

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	66,645	1	66,645	230,492	<,001 <sup>b</sup>
	Residual	86,164	298	,289		
	Total	152,809	299			

a. Dependent Variable: Satisf

b. Predictors: (Constant), WebQ

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	1,096	,201		5,457	<,001	,700	1,491
	WebQ	,759	,050	,660	15,182	<,001	,661	,858

a. Dependent Variable: Satisf

Source: SPSS program 2023

The regression analysis results for Website Quality and its influence on E-satisfaction show only a minor influence of Website Quality on E-satisfaction  $R^2 = 0.436$  (adjusted  $R^2 =$

0.434),  $p < 0.001$ . This suggests that only around 43% of variation in E-satisfaction can be explained by changes in Website Quality.

***H18 – Website Quality has a direct positive impact on E-loyalty.***

Table 21.

*Testing of the direct impact of Website Quality on E-loyalty*

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.530 <sup>a</sup>	.281	.279	.52391		

a. Predictors: (Constant), WebQ

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32,020	1	32,020	116,659	<.001 <sup>b</sup>
	Residual	81,794	298	.274		
	Total	113,815	299			

a. Dependent Variable: Loyal  
b. Predictors: (Constant), WebQ

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error				Lower Bound	Upper Bound
1	(Constant)	1,639	.196		8,380	<.001	1,254	2,024
	WebQ	.526	.049	.530	10,801	<.001	.430	.622

a. Dependent Variable: Loyal

*Source: SPSS program 2023*

The results of the analysis actively demonstrate very minor impact of Website Quality on E-loyalty as only approximately 28% of variation in E-loyalty can be explained by changes in Website quality,  $R^2 = 0.281$  (adjusted  $R^2 = 0.279$ ),  $p < 0.001$

In that part, we need to provide additional testing procedures. This will be done with the help of Process Macro for mediators. We will need to test some of our hypothesis and learn the results. First hypothesis we will test is:

***H5. E-trust mediates the relationship between perceived enjoyment and e-loyalty.***

We will start this process analysis from the dependent variable – e-loyalty (Y), independent variable perceived enjoyment (X) and mediator e-trust (M). The mediating regression analysis was applied to see whether e-trust affects the influence of perceived enjoyment toward e-loyalty.



Table 22.  
*Testing of the direct impact of Perceived enjoyment on E-trust*

```

Model : 4
Y : Loyal
X : PercEng
M : Trust

Sample
Size: 300

*****
OUTCOME VARIABLE:
Trust

Model Summary
R      R-sq    MSE      F      df1     df2     p
,5145  ,2647    ,1563    107,2671  1,0000  298,0000  ,0000

Model
      coeff    se      t      p    LLCI    ULCI
constant  2,2457  ,1241  18,0890  ,0000  2,0014  2,4900
PercEng   ,3288  ,0317  10,3570  ,0000  ,2663  ,3912

```

*Source: SPSS Program, 2023*

The results of the regression analysis show that the perceived enjoyment (independent variable) have significant impact in e-trust (mediator)  $R^2 = 0.26$ ,  $F=107.26$   $p<0.001$  ( $b = 0.32$ ,  $t = 10.35$ ,  $p < 0.001$ ).

Table 23.  
*Perceived enjoyment predicting E-loyalty*

```

OUTCOME VARIABLE:
Loyal

Model Summary
R      R-sq    MSE      F      df1     df2     p
,5667  ,3212    ,2601    70,2541  2,0000  297,0000  ,0000

Model
      coeff    se      t      p    LLCI    ULCI
constant  1,0816  ,2320  4,6628  ,0000  ,6251  1,5380
PercEng   ,2512  ,0478  5,2606  ,0000  ,1572  ,3452
Trust     ,4784  ,0747  6,4023  ,0000  ,3313  ,6254

```

*Source: SPSS Program, 2023*

Next, while controlling for e-trust (mediator), the results of the second regression analysis show that perceived enjoyment (independent) was a significant predictor of e-loyalty (dependent)  $R^2 = 0.32$ ,  $F=70,25$   $p<0.001$  ( $b = 0,25$ ,  $t = 5,26$ ,  $p<0.001$ ), thus there are statistically significant direct effect.

Table 24.  
*Testing of the mediating effect of e-trust on the relationship between Perceived enjoyment and E-loyalty*

Total effect of X on Y						
Effect	se	t	p	LLCI	ULCI	
,4085	,0436	9,3672	,0000	,3227	,4943	
Direct effect of X on Y						
Effect	se	t	p	LLCI	ULCI	
,2512	,0478	5,2606	,0000	,1572	,3452	
Indirect effect(s) of X on Y:						
	Effect	BootSE	BootLLCI	BootULCI		
Trust	,1573	,0286	,1058	,2186		

*Source: SPSS Program, 2023*

Finally, we will evaluate the indirect effect of e-trust variable and compare it. We see indirect effect of e-trust shows us 0,1563 which is less than the direct impact. Meaning, that mediation effect is weak. The results of the indirect effect based on bootstrap samples shows that e-trust only partially mediates the relationship between perceived enjoyment and e-loyalty.

Next, we will analyze the mediation effect between dependent variable – e-loyalty (Y), independent variable customer support (X) and mediator e-trust (M). Based on this, hypothesis we will test is:

***H6. E-trust mediates the relationship between customer support and e-loyalty.***

The mediating regression analysis was applied to see whether e-trust affects the influence of customer support toward e-loyalty.

Table 25.  
*Testing of the impact of Customer support on E-trust*

```

-----
Model : 4
Y : Loyal
X : CustSupp
M : Trust

Sample
Size: 300

-----
OUTCOME VARIABLE:
Trust

Model Summary
  R   R-sq   MSE   F   df1   df2   p
,4628 ,2142 ,1671 81,2197 1,0000 298,0000 ,0000

Model
  coeff   se   t   p   LLCI   ULCI
constant 2,2594 ,1407 16,0565 ,0000 1,9825 2,5363
CustSupp ,3244 ,0360 9,0122 ,0000 ,2536 ,3953

```

*Source: SPSS Program, 2023*

First, the results of the regression analysis show that the customer support (independent variable) was a significant predictor of e-trust (mediator)  $R^2 = 0.2142$ ,  $F=81,21$   $p<0.001$  ( $b = 0.32$ ,  $t = 9,01$   $p < 0.001$ ).

Table 26.  
*Customer support predicting E-loyalty*

```

OUTCOME VARIABLE:
Loyal

Model Summary
  R   R-sq   MSE   F   df1   df2   p
,5765 ,3324 ,2558 73,9316 2,0000 297,0000 ,0000

Model
  coeff   se   t   p   LLCI   ULCI
constant ,8930 ,2378 3,7554 ,0002 ,4250 1,3610
CustSupp ,2893 ,0503 5,7561 ,0000 ,1904 ,3882
Trust ,4897 ,0717 6,8313 ,0000 ,3486 ,6307

```

*Source: SPSS Program, 2023*

Next, while controlling for e-trust (mediator), the results of the second regression analysis show that customer support (independent) was a significant predictor of e-loyalty (dependent)  $R^2 = 0.33$ ,  $F=73,93$   $p<0.001$  ( $b = 0,28$ ,  $t = 5,75$ ,  $p<0.001$ ), thus there are statistically significant direct effect.

Table 27.  
*Testing of the mediating effect of e-trust on the relationship between Customer support and E-loyalty*

```

***** TOTAL EFFECT MODEL *****
OUTCOME VARIABLE:
Loyal

Model Summary
  R    R-sq    MSE    F    df1    df2    p
,4769 ,2275 ,2950 87,7492 1,0000 298,0000 ,0000

Model
  coeff    se    t    p    LLCI    ULCI
constant 1,9994 ,1870 10,6926 ,0000 1,6314 2,3674
CustSupp ,4481 ,0478 9,3675 ,0000 ,3540 ,5423

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y
  Effect    se    t    p    LLCI    ULCI
,4481 ,0478 9,3675 ,0000 ,3540 ,5423

Direct effect of X on Y
  Effect    se    t    p    LLCI    ULCI
,2893 ,0503 5,7561 ,0000 ,1904 ,3882

Indirect effect(s) of X on Y:
  Effect    BootSE    BootLLCI    BootULCI
Trust ,1589 ,0300 ,1047 ,2242

```

Source: SPSS Program, 2023

Finally, we will evaluate the total effect, and compare it. We see indirect effect of e-trust shows us 0,1589 which actively demonstrates only a weak or partial mediation. The results of the indirect effect based on bootstrap samples show a non-significant indirect positive relationship between customer support and e-loyalty mediated by e-trust.

Next, we will analyze the mediation effect between dependent variable – e-loyalty (Y), independent variable e-trust (X) and mediator e-satisfaction (M). Based on this, hypothesis we will test is:

***H7. E-satisfaction mediates the relationship between e-trust on e-loyalty.***

So, the mediating regression analysis was applied to see whether e-satisfaction affects the influence of e-trust toward e-loyalty.

Table 28.  
*Testing of the impact of E-trust on E-satisfaction*

```

Model : 4
Y : Loyal
X : Trust
M : Satisf

Sample
Size: 300

*****
OUTCOME VARIABLE:
Satisf

Model Summary
R      R-sq    MSE      F      df1      df2      p
,4508  ,2032    ,4086    76,0124  1,0000  298,0000  ,0000

Model
      coeff   se      t      p      LLCI   ULCI
constant 1,6496  ,2842  5,8040  ,0000  1,0903  2,2090
Trust    ,7001  ,0803  8,7185  ,0000  ,5421  ,8581

```

*Source: SPSS Program, 2023*

First, the results of the regression analysis show that the e-trust (independent variable) was a significant predictor of e-satisfaction (mediator)  $R^2 = 0.2032$ ,  $F=76,01$   $p<0.001$  ( $b = 0.70$ ,  $t = 8,71$   $p < 0.001$ ).

Table 29.  
*E-trust predicting E-loyalty*

```

OUTCOME VARIABLE:
Loyal

Model Summary
R      R-sq    MSE      F      df1      df2      p
,6824  ,4657    ,2047    129,4479  2,0000  297,0000  ,0000

Model
      coeff   se      t      p      LLCI   ULCI
constant ,6104  ,2123  2,8755  ,0043  ,1926  1,0281
Trust    ,3720  ,0637  5,8422  ,0000  ,2467  ,4974
Satisf   ,4408  ,0410  10,7485  ,0000  ,3601  ,5215

```

*Source: SPSS Program, 2023*

Next, while controlling for e-satisfaction (mediator), the results of the second regression analysis show that e-trust (independent) was a significant predictor of e-loyalty (dependent)  $R^2 = 0.4657$ ,  $F=129.44$   $p<0.001$  ( $b = 0.3720$ ,  $t = 5.8$ ,  $p<0.001$ ), thus there are statistically significant direct effect.

Table 30.

*Testing of the mediating effect of e-satisfaction on the relationship between E-trust and E-loyalty*

```

***** TOTAL EFFECT MODEL *****
OUTCOME VARIABLE:
Loyal

Model Summary
  R      R-sq   MSE      F    df1    df2    p
,5078  ,2579  ,2834  103,5639  1,0000  298,0000  ,0000

Model
  coeff    se    t    p    LLCI    ULCI
constant  1,3375  ,2367  5,6498  ,0000  ,8716  1,8034
Trust     ,6806  ,0669  10,1766  ,0000  ,5490  ,8122

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y
  Effect    se    t    p    LLCI    ULCI
,6806  ,0669  10,1766  ,0000  ,5490  ,8122

Direct effect of X on Y
  Effect    se    t    p    LLCI    ULCI
,3720  ,0637  5,8422  ,0000  ,2467  ,4974

Indirect effect(s) of X on Y:
  Effect  BootSE  BootLLCI  BootULCI
Satisf   ,3086  ,0499  ,2182  ,4148

```

*Source: SPSS Program, 2023*

Finally, we will evaluate the total effect, and compare it. We see the indirect effect of e-satisfaction shows us 0,3086 which is lower than the direct link result. Meaning, that only partial mediation effect exists. The results of the indirect effect based on bootstrap samples show a minor indirect positive relationship between e-trust and e-loyalty mediated by e-satisfaction.

Next, we will analyze the mediation effect between dependent variable – e-loyalty (Y), independent variable customization (X) and mediator e-satisfaction (M). Based on this, hypothesis we will test is:

***H8. E-satisfaction mediates the relationship between customization and e-loyalty.***

The mediating regression analysis was applied here to see whether e-satisfaction affects the influence of customization toward e-loyalty.

Table 31.  
*Testing of the impact of Customization impact on E-satisfaction*

```

Model : 4
Y : Loyal
X : Custom
M : Satisf

Sample
Size: 300

*****
OUTCOME VARIABLE:
Satisf

Model Summary
R      R-sq   MSE      F      df1    df2    p
,4595  ,2111   ,4045    79,7392  1,0000  298,0000  ,0000

Model
      coeff   se      t      p    LLCI    ULCI
constant  2,4262  ,1917  12,6537  ,0000  2,0489  2,8035
Custom    ,4520  ,0506   8,9297  ,0000  ,3524  ,5516

```

*Source: SPSS Program, 2023*

First, the results of the regression analysis show that the customisation (independent variable) was a significant predictor of e-satisfaction (mediator)  $R^2 = 0.2111$ ,  $F=79,73$   $p<0.001$  ( $b = 0.4520$ ,  $t = 8,9$   $p < 0.001$ ).

Table 32.  
*Customization predicting E-loyalty*

```

OUTCOME VARIABLE:
Loyal

Model Summary
R      R-sq   MSE      F      df1    df2    p
,6710  ,4502  ,2107    121,6177  2,0000  297,0000  ,0000

Model
      coeff   se      t      p    LLCI    ULCI
constant  1,1039  ,1716   6,4345  ,0000  ,7663  1,4415
Custom    ,2048  ,0411   4,9803  ,0000  ,1239  ,2858
Satisf    ,4531  ,0418  10,8389  ,0000  ,3708  ,5354

```

*Source: SPSS Program, 2023*

Next, while controlling for e-satisfaction (mediator), the results of the second regression analysis show that customisation (independent) was a significant predictor of e-loyalty (dependent)  $R^2=0.4502$ ,  $F=121.61$   $p<0.001$  ( $b = 0.20$ ,  $t = 4.9$ ,  $p<0.001$ ), thus there are statistically significant direct effect.

Table 33.

*Testing of the mediating effect of e-satisfaction on the relationship between Customization and E-loyalty*

```

***** TOTAL EFFECT MODEL *****
OUTCOME VARIABLE:
Loyal

Model Summary
  R      R-sq    MSE      F      df1      df2      p
,4825  ,2328  ,2930  90,4122  1,0000  298,0000  ,0000

Model
  coeff    se      t      p    LLCI    ULCI
constant  2,2033  ,1632  13,5015  ,0000  1,8821  2,5244
Custom    ,4096  ,0431  9,5085  ,0000  ,3249  ,4944

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y
  Effect    se      t      p    LLCI    ULCI
,4096    ,0431  9,5085  ,0000  ,3249  ,4944

Direct effect of X on Y
  Effect    se      t      p    LLCI    ULCI
,2048    ,0411  4,9803  ,0000  ,1239  ,2858

Indirect effect(s) of X on Y:
  Effect    BootSE  BootLLCI  BootULCI
Satisf    ,2048  ,0319  ,1461  ,2719

```

*Source: SPSS Program, 2023*

Finally, we will evaluate the total effect, and compare it. We see the indirect effect of e-satisfaction shows us 0.2048 which is a significant result. Meaning, that mediation effect exists. The results of the indirect effect based on bootstrap samples show a significant indirect positive relationship between customisation and e-loyalty mediated by e-satisfaction.

Next, we will analyze the mediation effect between dependent variable – e-loyalty (Y), independent variable customer support (X) and mediator e-satisfaction (M). Based on this, hypothesis we will test is:

***H9. E-satisfaction mediates the relationship between customer support and e-loyalty.***

The mediating regression analysis was applied here to see whether e-satisfaction affects the influence of customer support toward e-loyalty.



Table 34.  
*Testing of the impact of Customer support on E-satisfaction*

```

Model : 4
Y : Loyal
X : CustSupp
M : Satisf

Sample
Size: 300

*****
OUTCOME VARIABLE:
Satisf

Model Summary
R      R-sq   MSE      F      df1     df2     p
,5494  ,3018  ,3580  128,8235  1,0000  298,0000  ,0000

Model
      coeff  se      t      p  LLCI  ULCI
constant  1,8019  ,2060  8,7482  ,0000  1,3966  2,2073
CustSupp  ,5981  ,0527  11,3500  ,0000  ,4944  ,7018

```

*Source: SPSS Program, 2023*

First, the results of the regression analysis show that the customer support (independent variable) was a significant predictor of e-satisfaction (mediator)  $R^2 = 0.3018$ ,  $F=128.82$   $p<0.001$  ( $b = 0.598$ ,  $t = 11,3$   $p < 0.001$ ).

Table 35.  
*Customer support predicting E-loyalty*

```

OUTCOME VARIABLE:
Loyal

Model Summary
R      R-sq   MSE      F      df1     df2     p
,6540  ,4277  ,2193  110,9577  2,0000  297,0000  ,0000

Model
      coeff  se      t      p  LLCI  ULCI
constant  1,1667  ,1807  6,4551  ,0000  ,8110  1,5224
CustSupp  ,1717  ,0494  3,4790  ,0006  ,0746  ,2689
Satisf    ,4621  ,0453  10,1919  ,0000  ,3729  ,5513

```

*Source: SPSS Program, 2023*

Next, while controlling for e-satisfaction (mediator), the results of the second regression analysis show that customer support(independent) was a significant predictor of e-loyalty (dependent)  $R^2 =0.4277$ ,  $F=110.95$   $p<0.001$  ( $b = 0.1717$ ,  $t = 3.47$ ,  $p<0.001$ ), thus there are statistically significant direct effect.

Table 36.  
*Testing of the mediating effect of e-satisfaction on the relationship between Customer support and E-loyalty*

```

***** TOTAL EFFECT MODEL *****
OUTCOME VARIABLE:
Loyal

Model Summary
  R    R-sq   MSE    F    df1   df2    p
,4769 ,2275 ,2950 87,7492 1,0000 298,0000 ,0000

Model
  coeff    se    t    p    LLCI    ULCI
constant 1,9994 ,1870 10,6926 ,0000 1,6314 2,3674
CustSupp ,4481 ,0478 9,3675 ,0000 ,3540 ,5423

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y
  Effect    se    t    p    LLCI    ULCI
,4481 ,0478 9,3675 ,0000 ,3540 ,5423

Direct effect of X on Y
  Effect    se    t    p    LLCI    ULCI
,1717 ,0494 3,4790 ,0006 ,0746 ,2689

Indirect effect(s) of X on Y:
  Effect    BootSE    BootLLCI    BootULCI
Satisf ,2764 ,0414 ,2028 ,3648

```

*Source: SPSS Program, 2023*

Finally, we will evaluate the total effect, and compare it. We see the indirect effect of e-satisfaction shows us 0.2764 which is stronger than the direct impact. Meaning, that mediation effect exists. The results of the indirect effect based on bootstrap samples show a significant indirect positive relationship between customer support and e-loyalty mediated by e-satisfaction.

Next, we will analyze the mediation effect between dependent variable – e-loyalty (Y), independent variable perceived enjoyment (X) and mediator e-satisfaction (M). Based on this, hypothesis we will test is:

***H10. E-satisfaction mediates the relationship perceived enjoyment and e-loyalty.***

The mediating regression analysis was applied here to see whether e-satisfaction affects the influence of perceived enjoyment toward e-loyalty.

Table 37.  
*Testing of the impact of Perceived enjoyment on E-satisfaction*

```

Model : 4
Y : Loyal
X : PercEng
M : Satisf

Sample
Size: 300

*****
OUTCOME VARIABLE:
Satisf

Model Summary
R      R-sq    MSE      F      df1      df2      p
,4940  ,2441    ,3876    96,2180  1,0000  298,0000  ,0000

Model
      coeff    se      t      p      LLCI    ULCI
constant  2,2219  ,1955  11,3665  ,0000  1,8372  2,6066
PercEng   ,4903  ,0500   9,8091  ,0000  ,3919  ,5887

```

Source: SPSS Program, 2023

First, the results of the regression analysis show that the perceived enjoyment (independent variable) was a significant predictor of e-satisfaction (mediator)  $R^2 = 0.2441$ ,  $F=96.21$   $p<0.001$  ( $b = 0.4903$ ,  $t = 9,80$   $p < 0.001$ ).

Table 38.  
*Perceived enjoyment predicting E-loyalty*

```

OUTCOME VARIABLE:
Loyal

Model Summary
R      R-sq    MSE      F      df1      df2      p
,6629  ,4394    ,2148    116,3883  2,0000  297,0000  ,0000

Model
      coeff    se      t      p      LLCI    ULCI
constant  1,1406  ,1742   6,5461  ,0000  ,7977  1,4835
PercEng   ,1844  ,0428   4,3097  ,0000  ,1002  ,2687
Satisf    ,4570  ,0431  10,5957  ,0000  ,3721  ,5418

```

Source: SPSS Program, 2023

Next, while controlling for e-satisfaction (mediator), the results of the second regression analysis show that perceived enjoyment (independent) was a significant predictor of e-loyalty (dependent)  $R^2 = 0.43394$ ,  $F=116.38$   $p<0.001$  ( $b = 0.1844$ ,  $t = 4.3097$ ,  $p<0.001$ ), thus there are statistically significant direct effect.

Table 39.  
*Testing of the mediating effect of e-satisfaction on the relationship between Perceived enjoyment and E-loyalty*

```

***** TOTAL EFFECT MODEL *****
OUTCOME VARIABLE:
Loyal

Model Summary
  R      R-sq    MSE      F    df1    df2    p
,4769  ,2275  ,2951  87,7446  1,0000  298,0000  ,0000

Model
  coeff    se      t      p    LLCI    ULCI
constant  2,1559  ,1705  12,6411  ,0000  1,8203  2,4915
PercEng   ,4085  ,0436  9,3672  ,0000  ,3227  ,4943

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y
  Effect    se      t      p    LLCI    ULCI
,4085    ,0436  9,3672  ,0000  ,3227  ,4943

Direct effect of X on Y
  Effect    se      t      p    LLCI    ULCI
,1844    ,0428  4,3097  ,0000  ,1002  ,2687

Indirect effect(s) of X on Y:
  Effect    BootSE  BootLLCI  BootULCI
Satisf    ,2240  ,0354  ,1612  ,2976

```

Source: SPSS Program, 2023

Finally, we will evaluate the total effect, and compare it. We see the indirect effect of e-satisfaction shows us 0.2240 which stronger than the direct effect. Meaning, that mediation effect exists. The results of the indirect effect based on bootstrap samples show a significant indirect positive relationship between perceived enjoyment and e-loyalty mediated by e-satisfaction.

Next, we will analyze the mediation effect between dependent variable – e-loyalty (Y), independent variable e-commitment (X) and mediator e-satisfaction (M). Based on this, hypothesis we will test is:

***H11. E-satisfaction mediates the relationship of e-commitment and e-loyalty.***

The mediating regression analysis was applied here to see whether e-satisfaction affects the influence of e-commitment toward e-loyalty.

Table 40.  
*Testing of the impact of E-commitment on E-satisfaction*

```

Model : 4
Y : Loyal
X : Commit
M : Satisf

Sample
Size: 300

*****
OUTCOME VARIABLE:
Satisf

Model Summary
  R    R-sq   MSE    F    df1   df2    p
,0833 ,0069   ,5092  2,0831 1,0000 298,0000 ,1500

Model
  coeff   se    t    p   LLCI   ULCI
constant 3,7170 ,2731 13,6111 ,0000 3,1796 4,2545
Commit   ,1260 ,0873  1,4433 ,1500 -,0458 ,2978

```

Source: SPSS Program, 2023

First, the results of the regression analysis show that the e-commitment (independent variable) was not a significant predictor of e-satisfaction (mediator) due to very low results  $R^2 = 0.0069$ ,  $F=2,08$   $p=0,1500$  ( $b = 0.1260$ ,  $t = 1.4433$   $p=0,1500$ ).

Table 41.  
*E-commitment predicting E-loyalty*

```

OUTCOME VARIABLE:
Loyal

Model Summary
  R    R-sq   MSE    F    df1   df2    p
,6519 ,4249   ,2204 109,7316 2,0000 297,0000 ,0000

Model
  coeff   se    t    p   LLCI   ULCI
constant ,9337 ,2288  4,0813 ,0001 ,4835 1,3839
Commit   ,1880 ,0576  3,2623 ,0012 ,0746 ,3014
Satisf   ,5384 ,0381 14,1286 ,0000 ,4634 ,6134

```

Source: SPSS Program, 2023

Next, while controlling for e-satisfaction (mediator), the results of the second regression analysis show that e-commitment (independent) was a significant predictor of e-loyalty (dependent)  $R^2 = 0.4249$ ,  $F=109.73$   $p<0.001$  ( $b = 0.1880$ ,  $t = 14.128$ ,  $p<0.001$ ), thus there are statistically significant direct effect.

Table 42.

*Testing of the mediating effect of e-satisfaction on the relationship between E-commitment and E-loyalty*

```

***** TOTAL EFFECT MODEL *****
OUTCOME VARIABLE:
Loyal

Model Summary
  R    R-sq   MSE    F    df1   df2    p
,1960 ,0384 ,3673 11,9093 1,0000 298,0000 ,0006

Model
  coeff   se    t    p   LLCI   ULCI
constant 2,9350 ,2319 12,6555 ,0000 2,4786 3,3914
Commit ,2558 ,0741 3,4510 ,0006 ,1099 ,4017

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y
  Effect   se    t    p   LLCI   ULCI
,2558 ,0741 3,4510 ,0006 ,1099 ,4017

Direct effect of X on Y
  Effect   se    t    p   LLCI   ULCI
,1880 ,0576 3,2623 ,0012 ,0746 ,3014

Indirect effect(s) of X on Y:
  Effect   BootSE   BootLLCI   BootULCI
Satisf ,0678 ,0465 -,0267 ,1544

```

*Source: SPSS Program, 2023*

Finally, we will evaluate the total effect. We see the indirect effect of e-satisfaction shows us 0.0678 which is a very low result for mediator. We can assume based on the results that there is no significant indirect relationship between e-commitment and e-loyalty mediated by e-satisfaction.

Next, we will analyze the mediation effect between dependent variable – e-loyalty (Y), independent variable e-trust (X) and mediator e-commitment (M).

### **H12. E-commitment mediates the relationship between e-trust on e-loyalty.**

The mediating regression analysis was applied here to see whether e-commitment affects the influence of e-trust toward e-loyalty.

Table 43.  
*Testing of the impact of E-trust on E-commitment*

```

Model : 4
Y : Loyal
X : Trust
M : Commit

Sample
Size: 300

*****
OUTCOME VARIABLE:
Commit

Model Summary
  R    R-sq   MSE    F    df1    df2    p
,3116 ,0971  ,2025  32,0365  1,0000  298,0000  ,0000

Model
  coeff   se    t    p   LLCI   ULCI
constant 1,9698 ,2001  9,8440 ,0000  1,5760  2,3636
Trust    ,3200 ,0565  5,6601 ,0000  ,2087  ,4312

```

*Source: SPSS Program, 2023*

First, the results of the regression analysis show that the e-trust (independent variable) was a significant predictor of e-commitment (mediator)  $R^2 = 0.0971$ ,  $F=32,03$   $p<0.001$  ( $b = 0.3200$ ,  $t = 5.6601$   $p<0.001$ ).

Table 44.  
*E-trust predicting E-loyalty*

```

OUTCOME VARIABLE:
Loyal

Model Summary
  R    R-sq   MSE    F    df1    df2    p
,5094 ,2595  ,2838  52,0360  2,0000  297,0000  ,0000

Model
  coeff   se    t    p   LLCI   ULCI
constant 1,2298 ,2727  4,5102 ,0000  ,6932  1,7665
Trust    ,6631 ,0704  9,4159 ,0000  ,5245  ,8017
Commit   ,0546 ,0686  ,7969  ,4262  -,0803  ,1896

```

*Source: SPSS Program, 2023*

Next, while controlling for e-commitment (mediator), the results of the second regression analysis show that e-trust (independent) was a significant predictor of e-loyalty (dependent)  $R^2 = 0.2595$ ,  $F=52.030$   $p<0.001$  ( $b = 0.6631$ ,  $t = 9.4$ ,  $p<0.001$ ), thus there are statistically significant direct effect.

Table 45.  
*Testing of the mediating effect of e-commitment on the relationship between E-trust and E-loyalty*

```

***** TOTAL EFFECT MODEL *****
OUTCOME VARIABLE:
Loyal

Model Summary
  R   R-sq   MSE   F   df1   df2   p
,5078 ,2579 ,2834 103,5639 1,0000 298,0000 ,0000

Model
  coeff   se   t   p   LLCI   ULCI
constant 1,3375 ,2367 5,6498 ,0000 ,8716 1,8034
Trust ,6806 ,0669 10,1766 ,0000 ,5490 ,8122

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y
  Effect   se   t   p   LLCI   ULCI
,6806 ,0669 10,1766 ,0000 ,5490 ,8122

Direct effect of X on Y
  Effect   se   t   p   LLCI   ULCI
,6631 ,0704 9,4159 ,0000 ,5245 ,8017

Indirect effect(s) of X on Y:
  Effect   BootSE   BootLLCI   BootULCI
Commit ,0175 ,0233 -,0329 ,0608

```

*Source: SPSS Program, 2023*

Finally, we will evaluate the total effect, and compare it. We see the indirect effect of e-commitment shows us 0.0175 which is a very low result for mediator. We can assume based on the results that there are no a significant indirect relationship between e-trust and e-loyalty mediated by e-commitment

To conclude this part of analysis, a bootstrapping method was performed using SPSS Process Macro to examine if there are mediating effect between independent and dependent variables. In this part, we have analysed the results quite comprehensively and we can conclude, based on our findings, that for almost all hypotheses we have positive significant mediation results. For example, our results showed positive mediation effect for Hypnotises 6,7,8,9,10,11. In other hand, we can see some low results too. For example, we cannot see mediation significance for Hypothesis 12. Here we saw a very low result for mediator, low significance as well. In this case we can conclude that the mediation effect is not enough and low. Results of Hypothesis 13 also showed the same low result but showed enough significance  $p < 0.001$ .

In this part we performed moderation analysis for our Mater Thesis. Moderation analysis is very important in our case, as the moderation variable used to investigate the strength of the relationship between an independent and dependent variable. In other words, a moderator describes the level of change between independent and dependent variables quantified by the linear regression. For this type of analysis we also used Process Macro.



Based on our study, we have some hypothesis we need to check for moderation effect. So, the first analysis was done in order to learn moderation effect from the dependent variable e-loyalty (Y), independent variable web quality (Y) and moderator variable brand image (M).

**H13- Brand Image positively moderating impact of web quality on e-loyalty.**

Table 46.

*Testing the moderating impact of Brand image on the relationship between Website Quality and E-loyalty*

```

Model : 1
  Y : Loyal
  X : WebQ
  W : Brandim

Sample
Size: 300

-----
OUTCOME VARIABLE:
Loyal

Model Summary
  R    R-sq    MSE    F    df1    df2    p
,5695 ,3243 ,2598 47,3494 3,0000 296,0000 ,0000

Model
  coeff    se    t    p    LLCI    ULCI
constant 3,7290 ,0325 114,6935 ,0000 3,6650 3,7930
WebQ      ,4048 ,0551 7,3490 ,0000 ,2964 ,5132
Brandim   ,2320 ,0536 4,3278 ,0000 ,1265 ,3376
Int_1     -,0140 ,0687 -,2037 ,8388 -,1492 ,1212

Product terms key:
Int_1 : WebQ x Brandim

Test(s) of highest order unconditional interaction(s):
  R2-chng    F    df1    df2    p
X*W ,0001 ,0415 1,0000 296,0000 ,8388

```

*Source: SPSS Program, 2023*

According to the table we can see from model summary, that  $R^2 = 0.3243$ ,  $F=47.3494$   $p<0.001$ ;  $R^2 = 0.3243$  is strong enough, so we can assume it is acceptable significant result for moderation.

Next, we analyze the results of the dependent variable e-loyalty (Y), independent variable e-trust(Y) and moderator type of e-store (M).

**H14 - Types of e-stores positively moderating impact of e-trust on e-loyalty.**

Table 47.

*Testing the moderating impact of Type of e-store on the relationship between E-trust and E-loyalty*

```

Model : 1
  Y : Loyal
  X : Trust
  W : Type_st

Sample
Size: 300

*****
OUTCOME VARIABLE:
Loyal

Model Summary
  R    R-sq    MSE    F    df1    df2    p
,5110 ,2611 ,2841 34,8710 3,0000 296,0000 ,0000

Model
  coeff    se    t    p    LLCI    ULCI
constant 3,6251 ,0975 37,1965 ,0000 3,4333 3,8168
Trust    ,7375 ,2220 3,3215 ,0010 ,3005 1,1745
Type_st  ,0677 ,0616 1,0990 ,2727 -,0536 ,1890
Int_1    -,0388 ,1352 -,2867 ,7745 -,3050 ,2274

Product terms key:
Int_1 : Trust x Type_st

Test(s) of highest order unconditional interaction(s):
  R2-chng    F    df1    df2    p
X*W    ,0002 ,0822 1,0000 296,0000 ,7745

```

*Source: SPSS Program, 2023*

We can see that in this case  $R^2 = 0.2611$ ,  $F = 34.87$   $p < 0.001$ . Additionally,  $R^2 = 0.2611$  showing average result, but still acceptable. Based on results, we can conclude that it is significant for moderation.

Next, we will check moderation effect for dependent variable e-loyalty (Y), independent variable e-satisfaction (Y) and moderator type of e-store (M).

**H15 - Types of e-stores positively moderating impact of e-satisfaction on e-loyalty.**

Table 48.

*Testing the moderating impact of Type of e-store on the relationship between E-satisfaction and E-loyalty*

```

*****
Model : 1
Y : Loyal
X : Satisf
W : Type_st

Sample
Size: 300

*****
OUTCOME VARIABLE:
Loyal

Model Summary
R      R-sq    MSE      F      df1      df2      p
,6495  ,4218  ,2223  71,9762  3,0000  296,0000  ,0000

Model
      coeff    se      t      p    LLCI    ULCI
constant  3,5452  ,0861  41,1681  ,0000  3,3757  3,7146
Satisf    ,7889  ,1233   6,3965  ,0000  ,5462  1,0317
Type_st   ,1198  ,0545   2,1991  ,0286  ,0126  ,2270
Int_1    -,1553  ,0765  -2,0299  ,0433  -,3058  -,0047

Product terms key:
Int_1 : Satisf x Type_st

Test(s) of highest order unconditional interaction(s):
R2-chng  F      df1      df2      p
X*W     ,0080  4,1205  1,0000  296,0000  ,0433

```

*Source: SPSS Program, 2023*

Based on table (45) we can assume that results are significant  $R^2 = 0.4218$ ,  $F = 71.97$   $p < 0.001$ .  $R^2 = 0.4218$  showing very strong result. We can conclude that there is moderation effect.

Finally, table (45) showing results for moderation effect for the dependent variable e-loyalty (Y), independent variable e-commitment (Y) and moderator type of e-store (M).

**H16 - Types of e-stores positively moderating impact of e-commitment on e-loyalty.**

Table 49.

*Testing the moderating impact of Type of e-store on the relationship between E-commitment and E-loyalty*

```

Model : 1
  Y : Loyal
  X : Commit
  W : Type_st

Sample
Size: 300

-----
OUTCOME VARIABLE:
Loyal

Model Summary
  R      R-sq    MSE      F    df1    df2    p
,2127  ,0452  ,3671  4,6746  3,0000  296,0000  ,0033

Model
  coeff    se      t      p    LLCI    ULCI
constant  3,5947  ,1108  32,4390  ,0000  3,3767  3,8128
Commit    ,0745  ,2406  ,3096  ,7571  -,3990  ,5480
Type_st   ,0866  ,0701  1,2356  ,2176  -,0513  ,2245
Int_1     ,1145  ,1489  ,7692  ,4424  -,1785  ,4075

Product terms key:
Int_1 : Commit x Type_st

Test(s) of highest order unconditional interaction(s):
  R2-chng    F    df1    df2    p
X*W  ,0019  ,5916  1,0000  296,0000  ,4424

```

*Source: SPSS Program, 2023*

Based on it, we can see  $R^2 = 0.452$ ,  $F = 4.67$   $p = 0,033$ . In this case, only  $R^2 = 0.452$ , showing very strong result, anyway, we see there is very low p results and  $F = 4.67$ . Based on it we are doing conclusion, that the moderation effect is not significant in this case.

In this part of our study, our main mission was to conduct certain tests and identify the main results that will help us understand which hypotheses of our study are true and which hypotheses we can refute.

### 3.7. Discussions

The first step was to conduct a sample analysis, from which we found from the 150 participants, the percentage of males was (52.0%), the percentage of females was (47.3%), and (0.7%) of the respondents prefer not to say their gender. See table (2). We can also see that the largest number of participants were young people of ages 23 (10.7%), 24 (12.0%), and 25 (10.0). The smallest percentage of participants were older people, such as 36 (0.7%), 48 (0.7%) and 56 (0.7%) years old. See table (3,4). Then, we divided our respondents into groups based on their income. We can see that the first group who indicated their income as <500 euros (6.0%); second group that indicated their income as 500-1000 euros (18.0%); third group that indicated their income as 1001-1500 euros (28.0%); fourth group that indicated their income as 1501-2000 euros (24.3%) and fifth group that indicate their income as more than 2000 euros per month (23.7%). See table (5).

The next and very important step in our study was reliability analysis. In this analysis, our aim was to make sure that Cronbach's Alpha result showed an appropriate result for every variable and its statements. Results of most of other variables were equal or around to 0,7 or 0,8 by Cronbach's Alpha. There are only two variables that showed a 0.6 result such as Brand Image and Customization. Additionally, as we found out from analysis, there is only one variable that showed low result, such as E-Trust. This variable showed 0,5 result by Cronbach's Alpha, which means it is not satisfactory.

Then we presented correlation analysis. The aim was to measure the strength and direction of the relationship between the two variables and see whether the correlation is positive or negative. Additionally, we used it to analyze whether the relationship between factors is statistically significant. Based on the results we got that some of the variables have very high result off correlation with other variables, for example, e-loyalty and some lowest correlation results shown with type of e-stores. We found that it has very low statistically significant results with all the variables. Meaning, it does not correlate with other variables.

After that we performed regression analysis, which is very important for the current research study. This type of analysis was performed to determine the effect of the independent variables (e-satisfaction, e-trust, e-commitment, brand image, customization, customer support, website quality) on the dependent variable (e-loyalty). According to the standardized regression coefficients, it was determined that customization variable showing ( $\beta=0.073$ ,  $p=0,003$ ), results, that has significance. Based on this result we can accept **H1** in our Master Thesis. This goes in line with the findings by Wilson S. (2021) who posited that online consumers display higher levels of loyalty towards online stores who feed them with relevant content that matches their needs. Additionally, we found out some negative regression results, for example, e-commitment has negative regression ( $\beta= - 0,096$ ,  $p=0,246$ ) with e-satisfaction and e-satisfaction has negative regression results ( $\beta=-0,047$ ,  $p=0,246$ ). Furthermore, the results of multiple regression and direct regression also showed no direct impact of Website quality on E-loyalty. Additional regression analysis was performed to test whether Website Quality has a direct positive impact on E-satisfaction. The hypothesis were rejected as the test results showed less than 50% of variation in the dependent variable E-satisfaction could be explained in changes with Website Quality. Therefore, contrary to the expectations and results of prior studies by Indrayany r., & Muhammad A. (2022), Yuen & Chan (2010), Kitapci et al. (2013) Ha et al. (2015), Chen et al (2007) and others, **H17 and H18 were rejected.**

. Based on the results we saw that there is no significant direct effect between perceived enjoyment and e-loyalty. See table (22). Additionally, perceived enjoyment showed low results in regression analysis, with e-loyalty as well as low correlation. See tables (15, 23). **H2** was therefore

rejected. This finding goes in contrast to some previous conclusions, to include those put forward by Oghuma et al. (2016) and Hong et al. (2017), who proposed that users willingness to continue utilizing certain e-services to include online stores is influenced by hedonic value of shopping or perceived enjoyment.

Next, we checked mediation effect result for the current Master Thesis. This analysis allowed us to see the direct and indirect effects on the different variables. For example, the mediating regression analysis was applied to see whether e-trust affects the influence of perceived enjoyment toward e-loyalty. Therefore, **H5** in our Mater Thesis is rejected, as the relationship between perceived enjoyment and e-loyalty was only partially mediated by e-trust. See table (24). This also contradicts previous findings presented by Kurniawan, S., & Tankoma, A. (2023), where trust was shown to be mediating the relationship between perceived enjoyment and loyalty.

Next, we checked whether customer support has influence on e-loyalty. Based on the results we found that customer support cannot directly influence e-loyalty due to low results of regression and correlation between customer support and e-loyalty. See table (15, 26). Based on it we can confirm that **H3 was rejected**. This result does not go in line with prior findings described by Songini, & Gaiardelli (2006) who explained that quality customer support has impact on business performance to include the number of customers.

Moreover, based on other results, customer support ( $\beta=0,207$ ,  $p<0,001$ ) has impact on e-trust. See table (25). Based on it, we checked the mediation effect of e-trust on the relationship between customer support and e-loyalty and saw that indirect effect was weaker than direct. See table (27). We can state **that H6 was rejected**. Contrary to this result, previous research done by Bonsón Ponte et al. (2015) where the notion of trust was important in convincing the existing customers to make repeated purchases from the same websites.

According to our results, **H7 was rejected**. Here, the mediating regression analysis was applied to see whether e-satisfaction affects the influence of e-trust toward e-loyalty. E-trust and e-loyalty showed high correlation results. See table (15). Results showed that the indirect effect of e-satisfaction shows us a significant result. Meaning, that mediation effect exists. See tables (28-30). This result is also not supported by a few previous research studies where significant mediation effect by e-satisfaction was observed on the links between e-trust and e-loyalty (Patwayati et al., 2022; Giao, H. et al, 2020)

The mediating regression analysis was applied to see whether e-satisfaction affects the influence of customization toward e-loyalty. Based on results, we can confirm its indirect influence and say that **H8-accepted**. See table (31-33).

Next, the mediating regression analysis was applied here to see whether e-satisfaction affects the influence of customer support toward e-loyalty. Based on the results we found that customer support can indirectly influence e-loyalty. Thus, we found that e-satisfaction affects the influence and shows mediation effect. See table (34-36). **H9 – accepted**, which foes in line with previously revealed findings where satisfaction was mediating the relationship between customer service and e-loyalty (Al-dweeri et al., 2017).

Then, the mediating regression analysis was applied here to see whether e-satisfaction affects the influence of perceived enjoyment towards e-loyalty. Based on the results we saw that the indirect effect between perceived enjoyment and e-loyalty was stronger than direct. Results showed us possible mediation effect of e-satisfaction. See table (37-39). **H10 – accepted**. Associations and relationships between e-satisfaction and perceived enjoyment were also proven in prior studies (Nusair & Kandampulli, 2008)

Next, the mediating regression analysis was applied here to see whether e-satisfaction affects the influence of e-commitment towards e-loyalty. The showed that the e-commitment was not a significant predictor of e-satisfaction due to low results. See table (40-42). Thus, the indirect effect of e-satisfaction shows 0.0678 which is a very low result for mediator. **H11 - rejected**. This finding differs from other prior research results.

Then, we checked the mediating regression analysis that was applied here to see whether e-commitment affects the influence of e-trust toward e-loyalty. Here, we see the indirect effect is way weaker than direct. Based on these results we can state that there is no significant indirect relationship between e-trust and e-loyalty mediated by e-commitment. See table (43-45). **H12 - rejected**. Contrary to this finding, certain previous research article described the mediating role of e-commitment in association with e-trust and loyalty (Saeed et al., 2014).

After we checked all the results for mediators, we moved to moderation analysis. The moderation variable used to investigate the strength of the relationship between an independent and dependent variable Here we also had hypotheses which we accepted/rejected based on the results.

First, we checked moderation effect from the dependent variable e-loyalty, independent variable web quality and moderator variable brand image. We can see that brand image variables have a strong moderation effect. See table (46). Based on that, **H13- accepted**. Additioanlly, we checked if brand image have direct impact on e-loaylty. Based on regression and correlation results, it is not significant. See table (15, 46). **H4 – rejected**. These findings partially negate and at the same time support the results of previous researchstudies where brand image was an infleuntial factor in determining customer e-loyalty (Swaminathana S., et al 2018). In fact, previous studies put more emphasis on brand image or store image predicting e-loyalty directly

rather than moderating the relationships between website features and e-loyalty, which is not supported by our findings (Yemez I., & Karaca S., 2022; Calvo-Porrall C., et al, 2015)

Then, we checked variable type of stores and its moderation effect towards other variables. Regarding the moderation effect, we received positive significant moderation effect for e-trust and e-loyalty. See table (47). Based on it, **H14- accepted**. Then we checked the moderation effect of the type of e-stores for e-satisfaction and e-loyalty. See table (48). We saw an acceptable result, so **H15 – accepted**. Finally, we checked moderation effect of type of e-stores for e-commitment and e-loyalty. See table (49). We received results that is not enough for moderator in this case. **H16 - rejected**. The moderation effect of the type of e-stores was not covered enough in previous studies nor did it appear to be significant for the current study.

Based on results, we prepared a table to see how many hypotheses were accepted/rejected. See table (50).

Table 50.  
Accepted / rejected hypotheses.

Number of hypotheses	Statement	Accepted/Rejected
Hypothesis 1:	Customization has a positive direct influence on e-loyalty.	Accepted
Hypothesis 2:	Perceived enjoyment has a positive direct influence on e-loyalty.	Rejected
Hypothesis 3:	Customer Support has a positive direct influence on e-loyalty.	Rejected
Hypothesis 4:	Brand image has a positive direct influence on e-loyalty.	Rejected
Hypothesis 5:	E-trust mediates the relationship between perceived enjoyment and e-loyalty.	Rejected



Hypothesis 6:	E-trust mediates the relationship between customer support and e-loyalty.	Rejected
Hypothesis 7:	E-satisfaction mediates the relationship between e-trust on e-loyalty.	Rejected
Hypothesis 8:	E-satisfaction mediates the relationship between customization and e-loyalty.	Accepted
Hypothesis 9:	E-satisfaction mediates the relationship between customer support and e-loyalty.	Accepted
Hypothesis 10:	E-satisfaction mediates the relationship perceived enjoyment and e-loyalty.	Accepted
Hypothesis 11:	E-satisfaction mediates the relationship of e-commitment and e-loyalty.	Rejected
Hypothesis 12:	E-commitment mediates the relationship between e-trust on e-loyalty.	Rejected
Hypothesis 13:	Brand Image positively moderates the impact of web quality on e-loyalty.	Accepted
Hypothesis 14:	Types of e-stores positively moderates the impact of e-trust on e-loyalty.	Accepted
Hypothesis 15:	Types of e-stores positively moderates the impact of e-satisfaction on e-loyalty.	Accepted

Hypothesis 16:	Types of e-stores positively moderates the impact of e-commitment on e-loyalty.	Rejected
Hypothesis 17:	Website quality has a direct positive impact on E-satisfaction.	Rejected
Hypothesis 18:	Website Quality has a direct positive impact on E-loyalty.	Rejected

*Source:* (by author, 2023).

According to the table (46), H1, H8, H9, H10, H13, H14, H15 – accepted hypothesis for our master thesis. These results were achieved after performing a series of tests and analyzing the findings. We also got hypotheses that were rejected during analysis – H2, H3, H4, H5, H6, H7, H11, H12, H16. H17, H18.

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusions

The aim of the current research study was to examine whether website-related factors, to include Customization, Perceived Enjoyment, Customer support, Website Quality and Store Brand Image have impact on loyalty towards online stores selling different types of products. In particular, the two types of stores that were present in this study appeared to be Food and Home Equipment & Electronics stores.

It was generally concluded that website-related factors have a certain degree of visible influence on customer's loyalty towards online store of different kinds, although direct impact was not a commonly observed. In most cases we observed an indirect impact of the above-mentioned website-related factors on e-loyalty through the mediating variable such as E-satisfaction. E-commitment and E-trust, as mediating variables did not find sufficient proof due to lack of predicting ability, as evidence shows only a weak relationship. That being said, it seems that online customers subconsciously evaluate these factors in terms of whether it increases or decreases their level of e-satisfaction with certain web stores. In other words, measuring the evaluations of those individual factors by customers in relation to e-loyalty won't yield much result. Instead, their contribution towards the level of e-satisfaction should be measured and only in this case the impact on e-loyalty can be analyzed.

On the other hand, Customization, which is the aspect of an online store website that by obtaining customer-related information is able to adapt the website to the needs of certain customers (Thirumalai S. & Sinha K., 2011), was found to have a direct positive impact on e-loyalty. This seems to be going in line with previous research studies conducted by (Wilson S., 2021; Schade, A. 2016; Thirumalai S. & Sinha K., 2011) that suggested that personalization or customization is able to positively affect customer interaction with the website and increase their e-satisfaction. Previous knowledge of the influence of Customization on the aspect of e-loyalty was fairly limited, therefore these findings bring important insights to the pool of available data on the relationship between Customization (personalization) and e-satisfaction and e-loyalty. That means online shoppers do value the efforts of web stores to personalize their displayed content and seem to be willing to repeat purchases from online stores that have this feature working effectively. Thus, customization feature and its impact on e-satisfaction can serve as a useful predictor of the level of e-loyalty of e-shoppers.

The remaining variables including Perceived Enjoyment, Customer support, Website Quality and Store Brand Image did not appear to have significant direct impact on E-loyalty due

to the fact that they were better predictors of customers' e-satisfaction which in turn influence e-loyalty rather than the former factors influencing the e-loyalty directly. Similar findings were obtained by some of the previous studies by Hong et al. (2017), Ha et al. (2015), Deng et al. (2010), Kitapci et al. (2013), Songini & Gaiardelli (2006) and others. This actively demonstrates that such aspect as E-satisfaction are to a greater extent affected by the perceived enjoyment that customers derive from utilizing a particular web store or online store since hedonic value is a significant factor in their evaluation of how satisfied they are with using a particular website of a particular online store and how trustworthy it appears to them. The notion of a good Customer support was established to be a factor of high importance for customers who buy from online stores which ultimately increases or decreases their e-satisfaction. Store Brand Image was found to be positively moderating the relationship between Website Quality and E-loyalty. This finding demonstrates that the way customers view the store image of a particular e-store does have an effect on how they perceive the quality of a website and how it affects e-loyalty. Related observations were mentioned in the study by Huang L., et al (2020), although contrary to what was stated by Alhaddad A. (2015), the direct impact of Store brand image on e-loyalty was not observed in the current study. These conclusions bring important insights to the table as they, first of all, show the importance of the website-related antecedents of e-satisfaction and how this impacts the relationship with e-loyalty and, second of all, demonstrates the need for understanding the antecedents of e-satisfaction in general as they appeared to be influential factors when analyzing the concept of e-loyalty yet again.

An important feature of this research study was the notion of the influence of various website-related factors on e-loyalty within the context of e-stores selling different types of products, to include Food Online Stores and Home Equipment & Electronics online stores. The intention was to compare the impact within different types of stores in one research study as previous scientific studies did not seem to have ever approached such topic from this perspective. Therefore, the available pool of knowledge on this particular subject was rather limited. In fact, the analysis suggests that E-store type can in fact have influence on the relationship between such aspects as E-satisfaction and E-trust and E-loyalty, thus suggesting that the nature of the goods offered on a particular website of an e-store might have certain degree of an effect over the relationship between the website characteristics themselves and e-loyalty towards that online store.

To sum up everything that has been stated so far, e-loyalty of online shoppers does seem to be influenced by the website-related characteristics listed above. The influence, however, in most the cases is indirect, being mediated by E-satisfaction, except for Customization that is able

to influence E-loyalty directly. The Store brand image impacts customers perceptions of the website and thus moderates the relationship between website quality and e-loyalty. The impact of a store type on the relationship between website-related factors and e-loyalty was weak and insignificant.

### **Implications of the current research study**

The results of the statistical analysis suggest several implications for online marketing specialists, executives and all other stakeholders related to running digital stores who aim to improve customer loyalty towards their e-stores and customer retention:

1. Statistical analysis showed that customization or personalization feature of online stores positively influences customers' e-satisfaction and e-loyalty. This vividly demonstrates that online marketers need to carefully design this feature as it does affect customers level of satisfaction with the online stores they shop from because they spend less time and efforts searching for the relevant content or items, which saves their time and increases willingness to come back to a particular web store again. Customization makes online stores more user-friendly although it might intervene with customers feeling of privacy and security as it was shown in one of the previous studies described in the section dedicated to the analysis of previous scientific findings. Therefore, as said before, the aspect of personalization needs to be built in a smart way so that it provides enough relevant content to customers but at the same time does not create the feeling of insecurity as the website "knows" too much about you.

2. The analysis performed in the previous section presented that Perceived Enjoyment, Customer support, Website Quality and Store Brand Image have an indirect impact on E-loyalty being mediated by E-satisfaction. Based on several important conclusions can be drawn. First of all, perceived enjoyment and customer support do impact the customers' evaluations of how satisfied they are with utilizing particular online stores and to which extent those websites appear to be fulfilling their expectations. Thus, ultimately suggests that companies running online web stores must pay attention to the structure and design of their websites to make sure that they are easy to use and customers actually derive pleasure from doing it rather than spending countless hours just trying to understand how it works and where all the sections are located. Moreover, customer support needs to be working very efficiently and address customer issues promptly to ensure customers do not feel any anxiety or long-lasting dissatisfaction in case they face issues with a particular web store. Efficient and effective resolution of those issues, as well as providing timely customer support of high quality increases customer satisfaction with using a particular web store. Second of all, the factors could only influence e-loyalty by the means of e-satisfaction. This suggests that the primary independent variables, despite being important, still do not

ultimately predict e-loyalty, but rather consumers e-satisfaction levels should be assessed as ultimate indicator at least when the above-mentioned independent variables are concerned. Finally, Store brand image has an impact on how customers assess the quality of a particular web store. That suggests that their perception of the store or its brand image impacts how online shoppers view factual qualities and characteristics of an online store. Therefore, Store brand image must be taken into account when trying to increase customer e-loyalty.

3. The type of e-store did show some effect on the relationship between variables according to the data analysis. This particular finding implies that the nature of the goods sold through a particular website does seem to influence how customers perceive certain connections between online store factors. This ultimately leads to the conclusion that the factors that affect customer e-loyalty could be industry specific. Therefore, online stores' stakeholders will make use of conducting industry-specific studies on the relationship between website as well as potentially other characteristics and the loyalty towards their online stores, rather than relying on general findings on antecedents of e-loyalty or findings from different types of online stores or online services.

### **Limitations of the current research study and recommendations for further research**

Despite the fact that the findings of the current research study have both theoretical and practical implications, there are certain limitations related to it. First of all, the previous research studies related to certain factors in the theoretical model were either limited in quantity or the access was restricted, which prevented the researcher from acquiring certain amount of related information and available scientific findings. Second of all, the study was limited to a specific number of website-related factors influencing loyalty towards online stores across two types of e-stores. Therefore, it is recommended to consider other types of factors to include customer-specific, emotional, demographic, social factors etc., and try to replicate the study comparing how certain factors influence loyalty towards online store and compare this within the context of different types of stores according to the nature of the goods sold through those e-stores. Moreover, the sample size was 150 participants for each of the questionnaires, accounting for 300 responses in total. Furthermore, two of the constructs appeared to be slightly lower than the recommended index of Cronbach alpha of 0.6 being at 0.584 and 0.597 respectively, although still acceptable, which indicates lower level than minimum recommended level of reliability, while one of the constructs showed even lower Cronbach alpha of 0.495. Finally, convenience sampling technique was employed which may influence the final result to have certain level of bias. It is therefore recommended to increase the sample size within a similar research study in the future to compare the results and see if larger sample size affects the results. Besides that, the sample size was drawn out of residents of the Republic of Lithuania due to convenience reasons. Replicating similar study in a different country for a different group of

respondents is recommended to compare the results and determine whether there are certain country- or territory-specific factors that affect e-loyalty towards online stores selling various types of goods in a different way.

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## SANTRAUKA

# INTERNETO SVETAINĖS KOKYBĖS, PARDUOTUVĖS PREKĖS ŽENKLO ĮVAIZDŽIO, KLIENTŲ APTARNAVIMO, SUVOKTO MALONUMO IR PRITAIKYMO ĮTAKA LOJALUMUI INTERNETINĖMS PARDUOTUVĖMS, PREKIAUJANČIOMS ĮVAIRIŲ TIPŲ PRODUKTAIS

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Rinkodaros ir integruotos komunikacijos magistro programa

Ekonomikos ir verslo administravimo fakultetas

Vadovas – Professor Dr. Vytautas Dikčius

Vilnius, 2023

Magistro darbą sudaro 118 puslapių, 50 lentelių, 1 paveikslas ir 200 literatūros šaltinių.

Pastaraisiais metais sparčiai plečiantis elektroninei prekybai, o ypač po 2020 m. COVID-19, interneto pardavėjams svarbu suprasti, kas lemia jų elektroninių parduotuvių lojalumą ir kokią konkrečią įtaką tam tikri veiksniai gali turėti interneto pirkėjų lojalumui elektroninėms parduotuvėms. Todėl šio straipsnio tikslas buvo išanalizuoti, kokie su interneto svetaine susiję veiksniai daro įtaką pirkėjų lojalumui elektroninėms parduotuvėms, koks yra šio poveikio stiprumas, ir patikrinti, ar gali atsirasti skirtumų, kai analizuojamos parduotuvės, parduodančios skirtingų tipų produktus.

Siekiant įgyvendinti tyrimo tikslą, buvo analizuojami keli veiksniai, darantys įtaką lojalumui internetinėms parduotuvėms, ir nuspręsta sutelkti dėmesį į interneto svetainės veiksnius bei tris dažniausiai tyrimuose apie e. lojalumą minimus tarpininkus, t. y. e. pasitenkinimą, e. pasitikėjimą ir e. įsipareigojimą. Tam tikri kintamieji, tarp jų ir pritaikymas, parodė akivaizdų ankstesnių tyrimų trūkumą, todėl juos reikėjo tirti toliau. Tyrimų, kuriuose tuose pačiuose šaltiniuose būtų analizuojamos dviejų tipų e. parduotuvės, taip pat buvo nedaug.

Šiame tyrime daugiausia dėmesio skirta tokiems kintamiesiems kaip pritaikymas, suvoktas malonumas, klientų aptarnavimas, interneto svetainės kokybė ir parduotuvės prekės ženklo įvaizdis bei tarpininkams - e. pasitenkinimui, e. pasitikėjimui ir e. įsipareigojimui. Tyrimo rezultatai atskleidė, kad visi nepriklausomi kintamieji, išskyrus tarpinius kintamuosius ir

pritaikymą, neturėjo reikšmingo tiesioginio poveikio priklausomam kintamajam e. lojalumas. Tačiau paaiškėjo, kad pritaikymas buvo tiesiogiai susijęs su e. lojalumu. Be to, kaip ir tikėtasi, visi kintamieji turėjo netiesioginį poveikį e. lojalumui per tarpinį kintamąjį - e. pasitenkinimą. e. įsipareigojimo ir e. pasitikėjimo bei jų netiesioginio poveikio e. lojalumui tarpinis vaidmuo taip pat nebuvo pakankamai įrodytas. Be to, parduotuvės prekės ženklo įvaizdis turėjo įtakos nepriklausomo kintamojo ir jo poveikio e. lojalumui ryšiui. Galiausiai, tam tikras poveikis ar skirtumas buvo pastebėtas analizuojant skirtingų tipų e. parduotuves.

Šis tyrimas turi ir akademinės, ir praktinės naudos, nes tam tikri kintamieji, pavyzdžiui, tokie kaip Pritaikymas ir tam tikru mastu Parduotuvės prekės ženklo įvaizdis, neturėjo ankstesnių tyrimų, tačiau šiame tyrime pasirodė esantys reikšmingi. Elektroninių parduotuvių vadovai ir rinkodaros specialistai, remdamiesi išvadomis, gali įvertinti, ar jie skiria pakankamai dėmesio su interneto svetaine susijusiems veiksniams, kurie šiame tyrime pasirodė esantys įtakingi.

## **SUMMARY**

# **THE IMPACT OF CUSTOMIZATION, PERCEIVED ENJOYMENT, CUSTOMER SUPPORT, WEBSITE QUALITY AND STORE BRAND IMAGE ON LOYALTY TOWARDS ONLINE STORES SELLING DIFFERENT TYPES OF PRODUCTS**

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Master Thesis

Marketing and Integrated Communications Master's Program

Faculty of Economics and Business Administration, Vilnius University

Academic supervisor – Professor Dr. Vytautas Dikčius

Vilnius, 2023

Master Thesis consists of 118 pages, 50 tables, 1 figure, and 200 references.

With the rapid expansion of e-commerce in recent years and especially after COVID-19 in 2020, it is important for online sellers to understand what drives e-loyalty towards their online stores and what specific impact certain factors may have on online shoppers' loyalty towards e-stores. Therefore, the aim of the paper was to analyze what website related factors influence loyalty towards online stores, the strength of the impact and to test if differences may appear when stores selling different types of products are analyzed.

To fulfill the objective of the study, multiple factors influencing loyalty towards online stores were analyzed and it was decided to focus attention on website factors and the three most commonly cited mediators in the studies about e-loyalty namely e-satisfaction, e-trust, and e-commitment. Certain variables, to include Customization, demonstrated an evident lack of prior research which required further investigation. Studies where two types of e-stores were analyzed in the same articles were also scarce.

Current research study focused on such variables as Customization, Perceived enjoyment, Customer support, Website quality and Store brand image, and mediators E-satisfaction, E-trust, and E-commitment. Findings revealed that all of the independent variables, excluding mediating variables and Customization did not have a significant direct impact on the dependent variable e-loyalty. Customization, however, did appear to have been directly linked to e-loyalty. Moreover,



in accordance with the expectations, all the variables did have an indirect effect on e-loyalty through the mediating variable - e-satisfaction. Mediating role of e-commitment and e-trust and its indirect impact on e-loyalty did not find sufficient proof as well. Furthermore, Store brand image did prove to have impact on the relationship between independent variable and its impact on E-loyalty. Finally, certain effect or difference was spotted when different types of e-stores were analyzed.

There are both academic and practical benefits of this research study as certain variables, for example, such as Customization and to some extent Store brand image, lacked previous research but appeared to be significant in the current study. E-store managers and marketers can draw from the conclusions to assess whether they are paying enough attention to the website-related factors that appeared to be influential in this research paper.

## ANNEXES

### Annex 1. Questionnaire about Home Equipment and Electronics e-stores

*Dear survey participants,*

*I am a student at Vilnius University in the Department of Marketing and Communications in Vilnius. The enclosed questionnaire is part of my master's degree research project aimed to study loyalty to online stores. The results of this research will make a huge valuable contribution to the literature on services marketing, marketing literature, and will also help other researchers in studying this topic.*

*I invite you to answer the questions in the attached questionnaire. Your participation is voluntary. If you choose to complete the questionnaire, you will be considered to have given your consent to participate in the research project and to publish the results of the research project. The results of this research will be published in my final paper.*

*The questionnaire is anonymous. It should not take more than 15 minutes of your time to complete the questionnaire. This questionnaire consists of 2 main parts. Since the information you provide is very important to the success of this study, your spontaneous and honest response are welcome. Please, be informed that there are no correct or wrong answers.*

#### **1. Have you purchased food and home equipment (nonfood items except clothes) in Lithuanian online stores during last 6 months?**

- Yes
- No (FINISH THE SURVEY)

*Please, answer questions regarding purchasing home equipment in online stores in Lithuania. You need to choose one answer out of all options.*

#### **2. Which of the below presented statements describe your online purchase behavior of home equipment the best?**

- I usually buy home equipment from different online stores.
- I use more than 4 online stores for purchasing home equipment.
- I use 2-3 online stores for purchasing home equipment.
- I usually buy home equipment from different one online store, but seldom try other as well.
- I always buy home equipment from the same (one) online store.

**3. Which online store do you usually use for purchasing home equipment? Type the name of online store you prefer to use?**

..... Please type just ONE name.

**4. Please answer questions below using 5-point scale. Mark your level of agreement to statements about the store that you prefer: (1) Strongly disagree; (2) Disagree; (3) neither agree nor disagree; (4) Agree; (5) Strongly agree.**

<b>Statement</b>	<b><i>Strongly disagree</i></b>	<b><i>Disagree</i></b>	<b><i>Neither agree nor disagree</i></b>	<b><i>Agree</i></b>	<b><i>Strongly agree</i></b>
<b>This online store provides a solution to my expectations</b>					
<b>This online store makes a good impression of me on other people</b>					
<b>Usage of this online store is effective to my needs than other brands</b>					
<b>Purchase recommendations from this online store often match my needs.</b>					
<b>I believe that this online store is customized to my needs.</b>					
<b>I feel myself as a unique customer while using this online store.</b>					

**5. Please answer questions below using 5-point scale. Mark your level of agreement to statements about the store that you prefer: (1) Strongly disagree; (2) Disagree; (3) neither agree nor disagree; (4) Agree; (5) Strongly agree.**

<b>Statement</b>	<i>Strongly disagree</i>	<i>Disagree</i>	<i>neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly agree</i>
<b>This online store has a great deal of personal meaning for me.</b>					
<b>I do not feel emotionally attached to this online store.</b>					
<b>I always feel as if this online store problems are my own.</b>					
<b>I do not feel myself as a part of this online store.</b>					
<b>I do not feel strong sense of belongingness to this online store.</b>					
<b>I would be very happy to spend rest of my life using this online store.</b>					
<b>I feel that this web site is interested in more than just selling me goods and making a profit.</b>					
<b>This online store can solve a service problem I may have.</b>					
<b>This online store is genuinely committed to my satisfaction.</b>					
<b>Most of what this online store says about its products is not true.</b>					
<b>I think some of this online store claims about its service are overstated.</b>					

<b>If this online store makes a promise about its product, it is probably true.</b>					
<b>I feel I know what to expect from this online store.</b>					
<b>I feel that I can trust this online store.</b>					
<b>I found my visit to this website interesting.</b>					
<b>I found my visit to this website entertaining.</b>					
<b>I found my visit to this website enjoyable.</b>					
<b>I found my visit to the website pleasant.</b>					

6. Please answer questions below using 5-point scale. Mark your level of agreement to statements about the store that you prefer: (1) Strongly disagree; (2) Disagree; (3) neither agree nor disagree; (4) Agree; (5) Strongly agree.

<b>Statement</b>	<b><i>Strongly disagree</i></b>	<b><i>Disagree</i></b>	<b><i>Neither agree nor disagree</i></b>	<b><i>Agree</i></b>	<b><i>Strongly agree</i></b>
<b>This online store provides timely information.</b>					
<b>This online store provides relevant information.</b>					
<b>Easy to understand information in this online store.</b>					
<b>The Information at the right level of detail.</b>					

<b>Information in appropriate format.</b>					
<b>This online store has good reputation</b>					
<b>When customer support promise to do something by a certain time, they do so.</b>					
<b>Customer support of this online store is always solving your problems.</b>					
<b>This online store provides customer support to customer in time.</b>					
<b>Customer support provide accurate technical data.</b>					

7. Please answer questions below using 5-point scale. Mark your level of agreement to statements about the store that you prefer: (1) Strongly disagree; (2) Disagree; (3) neither agree nor disagree; (4) Agree; (5) Strongly agree.

<b>Statement</b>	<b><i>Strongly disagree</i></b>	<b><i>Disagree</i></b>	<b><i>neither agree nor disagree</i></b>	<b><i>Agree</i></b>	<b><i>Strongly agree</i></b>
<b>I am satisfied with my decision on using this online store for shopping</b>					
<b>My choice to use this online store has been a wise one.</b>					
<b>My experience with using this online store for shopping is satisfactory.</b>					

8. Please answer questions below using 5-point scale. Mark your level of agreement to statements about the store that you prefer: (1) Strongly disagree; (2) Disagree; (3) neither agree nor disagree; (4) Agree; (5) Strongly agree.

<b>Statement</b>	<b><i>Strongly disagree</i></b>	<b><i>Disagree</i></b>	<b><i>neither agree nor disagree</i></b>	<b><i>Agree</i></b>	<b><i>Strongly agree</i></b>
<b>I seldom consider switching to another online store.</b>					
<b>As long as the present service continues, I doubt that I would switch online stores.</b>					
<b>I try to use the online store whenever I need to make a purchase</b>					
<b>When I need to make a purchase, this online store is my first choice.</b>					
<b>I like using this online store.</b>					
<b>To me this online store is the best online store to do business with</b>					
<b>I believe that this is my favorite online store.</b>					

9. Please, indicate your gender:

Woman

Man

Prefer not to say

10. Please, write down how old you are now in years?

Your answer....

11. Please, mark what average income you have per month?

800-1200 euros

1201-1450 euros

1451-1500 euros

More than 1500 euros

Your answer....



## Annex 2. Questionnaire about Food e-stores

**1. Have you purchased food and home equipment (nonfood items except clothes) in Lithuanian online stores during last 6 months?**

- Yes
- No (FINISH THE SURVEY)

**2. Which of the below presented statements describe your online purchase behavior of food is the best?**

- I usually buy food from different online grocery stores
- I use more than 4 online grocery stores for purchasing food
- I use 2-3 online grocery stores for purchasing food
- I usually buy food from different one grocery online store, but seldom try other as well
- I always buy food from the same (one) online grocery store

**3. Which online store do you usually use for purchasing food? Type the name of online store you prefer to use?**

- ..... Please type just ONE name.

**4. Please answer questions below using 5-point scale. Mark your level of agreement to statements about the store that you prefer: (1) Strongly disagree; (2) Disagree; (3) neither agree nor disagree; (4) Agree; (5) Strongly agree.**

<b>Statement</b>	<b><i>Strongly disagree</i></b>	<b><i>Disagree</i></b>	<b><i>Neither agree nor disagree</i></b>	<b><i>Agree</i></b>	<b><i>Strongly agree</i></b>
<b>This online store provides a solution to my expectations</b>					
<b>This online store makes a good impression of me on other people</b>					

<b>Usage of this online store is effective to my needs than other brands</b>					
<b>Purchase recommendations from this online store often match my needs.</b>					
<b>I believe that this online store is customized to my needs.</b>					
<b>I feel myself as a unique customer while using this online store.</b>					

5. Please answer questions below using 5-point scale. Mark your level of agreement to statements about the store that you prefer: (1) Strongly disagree; (2) Disagree; (3) neither agree nor disagree; (4) Agree; (5) Strongly agree.

<b>Statement</b>	<b><i>Strongly disagree</i></b>	<b><i>Disagree</i></b>	<b><i>neither agree nor disagree</i></b>	<b><i>Agree</i></b>	<b><i>Strongly agree</i></b>
<b>This online store has a great deal of personal meaning for me.</b>					
<b>I do not feel emotionally attached to this online store.</b>					
<b>I always feel as if this online store problems are my own.</b>					
<b>I do not feel myself as a part of this online store.</b>					

<b>I do not feel strong sense of belongingness to this online store.</b>					
<b>I would be very happy to spend rest of my life using this online store.</b>					
<b>I feel that this web site is interested in more than just selling me goods and making a profit.</b>					
<b>This online store can solve a service problem I may have.</b>					
<b>This online store is genuinely committed to my satisfaction.</b>					
<b>Most of what this online store says about its products is not true.</b>					
<b>I think some of this online store claims about its service are overstated.</b>					
<b>If this online store makes a promise about its product, it is probably true.</b>					
<b>I feel I know what to expect from this online store.</b>					
<b>I feel that I can trust this online store.</b>					
<b>I found my visit to this website interesting.</b>					
<b>I found my visit to this website entertaining.</b>					

<b>I found my visit to this website enjoyable.</b>					
<b>I found my visit to the website pleasant.</b>					

6. Please answer questions below using 5-point scale. Mark your level of agreement to statements about the store that you prefer: (1) Strongly disagree; (2) Disagree; (3) neither agree nor disagree; (4) Agree; (5) Strongly agree.

<b>Statement</b>	<b><i>Strongly disagree</i></b>	<b><i>Disagree</i></b>	<b><i>neither agree nor disagree</i></b>	<b><i>Agree</i></b>	<b><i>Strongly agree</i></b>
<b>This online store provides timely information.</b>					
<b>This online store provides relevant information.</b>					
<b>Easy to understand information in this online store.</b>					
<b>The Information at the right level of detail.</b>					
<b>Information in appropriate format.</b>					
<b>This online store has good reputation</b>					
<b>When customer support promise to do something by a certain time, they do so.</b>					
<b>Customer support of this online store is always solving your problems.</b>					

<b>This online store provides customer support to customer in time.</b>					
<b>Customer support provide accurate technical data.</b>					

7. Please answer questions below using 5-point scale. Mark your level of agreement to statements about the store that you prefer: (1) Strongly disagree; (2) Disagree; (3) neither agree nor disagree; (4) Agree; (5) Strongly agree.

<b>Statement</b>	<b><i>Strongly disagree</i></b>	<b><i>Disagree</i></b>	<b><i>neither agree nor disagree</i></b>	<b><i>Agree</i></b>	<b><i>Strongly agree</i></b>
<b>I am satisfied with my decision on using this online store for shopping</b>					
<b>My choice to use this online store has been a wise one.</b>					
<b>My experience with using this online store for shopping is satisfactory.</b>					

8. Please answer questions below using 5-point scale. Mark your level of agreement to statements about the store that you prefer: (1) Strongly disagree; (2) Disagree; (3) neither agree nor disagree; (4) Agree; (5) Strongly agree.

<b>Statement</b>	<b><i>Strongly disagree</i></b>	<b><i>Disagree</i></b>	<b><i>Neither agree nor disagree</i></b>	<b><i>Agree</i></b>	<b><i>Strongly agree</i></b>
<b>I seldom consider switching to another online store.</b>					

<b>As long as the present service continues, I doubt that I would switch online stores.</b>					
<b>I try to use the online store whenever I need to make a purchase</b>					
<b>When I need to make a purchase, this online store is my first choice.</b>					
<b>I like using this online store.</b>					
<b>To me this online store is the best online store to do business with</b>					
<b>I believe that this is my favorite online store.</b>					

**9.** Please, indicate your gender:

Woman

Man

Prefer not to say

**10.** Please, write down how old you are now in years?

Your answer....

**11.** Please, mark what average income you have per month?

800-1200 euros

1201-1450 euros

1451-1500 euros

More than 1500 euros

Your answer....