

# Relationship between Saudi customers' electronic-trust and electronic-loyalty

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## ABSTRACT

The purpose of this study is to investigate the relationship between Saudi customers' electronic-trust (E-trust) and electronic-loyalty (E-loyalty). Most researchers studied the relationship between e-trust through three dimensions: credibility, confidence, and sincerity, and neglected the role of trust in technology. In this research, the e-trust considering its role was studied. The sample included 498 customers and data were collected via an online survey and were examined by applying multiple regression through SPSS software. The results showed that there is a significant positive relationship between e-trust and e-loyalty. Also, there is a significant effect relationship of e-trust on e-loyalty. Furthermore, it shows that there are significant differences in perception of e-trust and e-loyalty according to demographic characteristics (gender and income).

**Keywords:** E-trust, E-loyalty, Propensity to trust, Confidence, Attitudinal Loyalty, Behavioral Loyalty

## Introduction

The phenomena of trust have recently attracted increasing attention between marketing researchers as the presence of trust plays a notable role in developing the relationship between the organization and its customers<sup>[1,2]</sup>. According to Bennur, 2010 and Park et al., 2019, trust is the belief in the ability exchange between two or more parties<sup>[3,4]</sup>. In the branding literature, the concept of brand trust can be defined as "the willingness of consumers to depend on the performance of the brand"<sup>[5]</sup>.

Online shopping websites have a significant effect on enhancing the trust between the organization and its customers. Many

researchers have identified different frameworks to understand the factors affecting e-trust, and every researcher has examined these factors from different perspectives. Thus, there is a need to explore these factors.

Fortin *et al.*, (2002) argued that the difference between e-trust and general trust is in the distance between buyers and sellers<sup>[6]</sup>. Moreover, online shopping provides customers with products that can be purchased online from anyplace in the world at any time.

This study will examine the impact of e-trust on e-loyalty by collecting data from Saudi customers and considering an increasing number of online shopping customers in Saudi Arabia.

## Literature Review

### E-trust

There is no single definition of e-trust in the literature. For example, Spekman, (1988) e-trust occurs in a virtual environment<sup>[7]</sup>. Also, e-trust can be considered as the customers' confidence in the online environment<sup>[8-10]</sup>.

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Concerning the dimensions of e-trust, most of the previous studies have mentioned that there are three main dimensions of e-trust. These dimensions are credibility, competency, and confidence [8, 11-19]. However, in this study, the three dimensions of e-trust proposed by Mukherjee and Nath (2007) will be applied which are as follows [20]:

- **Propensity to trust**

The propensity to trust refers to the general attitude of a person to trust someone [21] and it has an important impact on the person's trust intentions and trustworthiness beliefs [22]. The propensity to trust is critical in the case of online shopping because of the direct and physical contacts. There is a positive impact of the propensity to trust on the number of previous successful online transactions [20].

- **Confidence**

Confidence indicates that the organization has strong policies to direct the customer and take account of the customers' desires and to try to reduce the feeling of insecurity due to purchasing the product [23]. Confidence is about providing emotional security, the organization has a positive intention to satisfy his or her needs and desires [3].

- **Trust in Technology**

Trust in technology refers to customer's confidence in e-communication technology and the websites. E-confidence is related to its general confidence in electronic activities and devices. Customers with different levels of confidence in the technology use multiple performance metrics such as speed, reliability, availability, browsing, and privacy to determine their confidence in e-transactions. Customer's awareness of the technologies' efficiency is a vital component of their future behavior [20]. Therefore, confidence in technology is related to the organization's experience and capabilities to perform business and fulfill the promises [24].

### **E-loyalty:**

Researchers' interest in the topic of loyalty began in the 1950s. It was defined as a customer perception about a programmed decision-making process because of adopting a decision to support a specific product. The best definitions of loyalty were provided to Jacoby and Kyner, who defined loyalty as the customer's preference for the acquisition of a specific product among several competing products during a specific period [14, 25]. E-loyalty is an extension of traditional loyalty [26-28].

Many definitions of loyalty were provided, but the most acceptable definitions were provided by Oliver in 1999 [29]. loyalty is a commitment by the customer to re-deal or purchase in the future which leads to the customer's repeat-purchase. This definition is related to three conditions, the first of which is the availability of base information with the customer that shows the product is more superior than competing products, the second condition is that the customer prefers the product much more

than competing products, and the last condition is the customer's decision when making purchase decisions to be a product sponsor without competing products [30, 31].

According to [32] e-loyalty represents building long-term relationships with a customer through a website. Gommans et al. in 2001 defined e-loyalty as the intention to re-engage with the website. Srinivasan et al. in 2002 defined e-loyalty as a positive trend for a customer toward a website that results in repurchase behavior.

E-loyalty was also defined as the commitment and intent of a customer to interact with a website [33]. It was also defined as a positive trend for a customer towards a website that resulted in repurchase behavior [34]. Sun in (2004) indicated that e-loyalty is the customer's continuity in dealing with the product even if the competing products outperform many properties [35].

Ilsever et al. in 2007 indicated that e-loyalty is a perceived commitment to the website to re-visit the site to make future purchase decisions [36]. According to [37] e-loyalty is the opinion that the customer intends to purchase from the website and not to convert it to another website. Yoo et al. in 2013 indicated that e-loyalty is the customer's loyalty in the internet market, which is a positive trend towards the organization. Carter et al. in 2014 defined e-loyalty as the customer's intention to visit the website and purchase from it in the future.

Researchers conclude that e-loyalty means the customer's commitment to continue dealing with the website in the future and his preference for it over competing sites even if they are outperformed in many characteristics.

Previous researchers were identified the e-loyalty dimensions in Attitudinal Loyalty, behavioral loyalty, and mixed loyalty [3, 26, 32-34, 36-43] as follows:

- **Attitudinal Loyalty**

This type of loyalty should be followed by behavioral loyalty. Attitudinal loyalty means the mental and emotional commitment of the customer. The attitudes and beliefs of the individual are related to his behavioral intentions. The direction precedes the behavior.

- **Behavioral Loyalty**

This type of loyalty is measured by the sequence of a product purchase, the period of product use, the possibilities of purchase, the size of purchases during a specific time, the percentage of customer purchases and the purchase frequency and regularity. Despite the existence of these metrics, the basic measures of behavioral loyalty include the percentage of customer purchases, the possibilities of purchasing, and the product's purchase sequence.

- **Mixed loyalty:**

It combines both attitudinal loyalty and behavioral loyalty. The researchers conclude that the majority of studies aimed to study the relationship between e-trust and e-loyalty which has dealt with trust through three dimensions represented in

credibility, confidence, sincerity, and ignore the technological characteristics and the customer's tendency towards trust. This is what the researchers will study in this research, and therefore researchers study the relationship between e-trust and e-loyalty through the model shown in Figure 1- to test the following hypotheses:

- 1) There is no significant correlation between e-trust and e-loyalty.
- 2) There is no significant effect of e-trust on e-loyalty.
- 3) There are no significant differences in customer perception of e-trust and e-loyalty according to the demographic characteristics (gender, income).

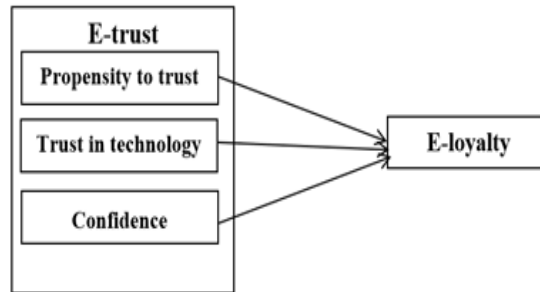


Figure 1. Research model

## Methodology

The researchers conducted an exploratory study by preparing a preliminary survey for a convenience sample of 50 electronic shopping (E-shopping) customers to get information about their

views on the variables of research. To analyze the data, the sample was divided according to the arithmetic mean into three groups: the first the group was lower than the mean and the second was higher than the mean and the third was neutral, as shown in Table 1.

	lower than the mean		neutral		higher than the mean	
	Number	Ratio	Number	Ratio	Number	Ratio
e-trust	35	70	3	6	12	24
e-loyalty	33	66	4	8	13	26

As shown in Table 1, about most of the customers there is a decrease in the level of e-trust and e-loyalty, and the researchers can formulate the problem of the study and ask the following questions:

1. Is the decrease in the level of e-loyalty resulted due to the decrease in the level of e-trust? What is the nature of their relationship, if any?
2. What is the effect of e-trust on e-loyalty? What type of effect, if any?
3. Are there any significant differences in the customer perception of e-trust and e-loyalty according to the demographic characteristics (gender, income)?

The topic of e-trust and e-loyalty are so essential topics for the researchers because of being an important factor in the success of marketing policies within the organization. Also, the continuity of the websites depends on the trust and loyalty of customers. In addition to the contribution of the research, the results can assist the managers of e-shopping sites in adopting policies and strategies that increase both the e-trust and e-loyalty.

The research population includes customers of online shopping websites in the Kingdom of Saudi Arabia. The researchers relied on a sample from the customers of e-shopping sites by developing an online survey due to the difficulty of determining the size of the community or setting a specific framework for it and the spread of sample units. Thus, the online survey was available for a large number of participants and was designed depending on Google Drive. The survey was online for three months starting from 10 Jan 2020. 510 questionnaires were collected and 12 incomplete were excluded. Therefore, the number of sample units entered the statistical analysis program was 498 units.

To achieve the goals of this research, an online survey has been prepared consisting of four questions, the first of which was to know whether the customer is buying any products through e-shopping sites or no, and the second was about knowing the most preferred shopping sites for the customer, and the third was about 17 items to measure the study variables. They included 14 items for measuring e-trust [20, 44], and 3 items for measuring e-loyalty according to the scale [26], and they were measured by the Likert scale, and its levels included from completely agree (5)

Until completely disagree (1). the last questions were related to the demographic characteristics.

To test the validity of the scale, the researchers relied on Confirmatory Factor Analysis (CFA), It is an application of the structural equation model, and it is used to test the validity of a particular model. It also provides an opportunity to ensure that the scale items measure what they were prepared for it. The researchers performed this analysis for each scale of the variables of study using the AMOS version 20 program as follows:

- Confirmatory Factor Analysis of the electronic trust: The results of the statistical analysis, which are illustrated in Table 2, showed that all Standardized Loadings are significant except the seventh item. The analysis also showed that the Goodness of Fit Index (GFI) (its value ranges from zero to the one, and the closer it is to the one, the more significant the model is) value is 0.903, as it turns out that the Comparative Fit Index (CFI) has a 0.906 value between zero and the correct one, and the closer it is to the one, the more significant the model is. Therefore, the value indicates the significance of the scale and that the items measure what they were prepared for.
- Confirmatory Factor Analysis of the e-loyalty: The results of the statistical analysis illustrated in Table 3, showed that all standard parameters are significant. The GFI has reached one and turned out that the CFI has reached one too. Thus, the results indicate significance of scale and that the items measure what they were prepared for it.

**Table 2. Confirmatory Factor Analysis of the e-trust**

Items	Standardized Loadings		
	Factor 1	Factor 2	Factor 3
1	** 0.737		
2	** 0.679		
3	** 0.767		
4	** 0.733		
5	** 0.650		
6	** 0.566		
7	0.068		
8		** 0.635	
9		** 0.757	
10		** 0.650	
11		** 0.744	
12		** 0.733	
13			** 0.733
14			** 0.634
15			** 0.721

\*\* significant at 0.01, Where: factor 1: Propensity to trust, factor 2: trust in technology, factor 3: confidence.

**Table 3. Confirmatory Factor Analysis of e-loyalty**

items	Standardized Loadings
1	** 0.766
2	** 0.734
3	** 0.756

\*\* significant at 0.01

To test the reliability of the scale, the researchers relied on (Alpha Cronbach coefficient). This test is used to find out how reliable the questionnaire items are. As shown in Table 4, the results of the reliability analysis indicate that the reliability of e-trust scale has an estimated range between 0.706 to 0.844, which is a high degree of reliability on the scale, and it is known that the alpha coefficient, if it is in the range of (0.50 to 0.60), is acceptable and sufficient. The 0.80 coefficient is very reliable. The alpha coefficient of the e-loyalty scale is 0.735, which indicates a high degree of reliability on the scale.

**Table 4. Reliability test**

Variables	Number of items	Alpha Cronbach	
E-trust	Propensity to trust	6	0.706
dimensions	Trust in technology	5	0.884
	Confidence	3	0.721
	E-loyalty	3	0.735

## Results and Discussion

### 1) The correlation between e-trust and e-loyalty:

The statistical analysis performed using the Spearman correlation coefficient and the results of this relationship are present in Table 5.

**Table 5. The Correlation coefficients for research variables**

Variables	Propensity to trust	Trust in technology	Confidence	E-loyalty
Propensity to trust	1			
Trust in technology	0.750 **	1		
Confidence	0.767 **	0.862 **	1	
E-loyalty	0.889 **	0.835 **	0.821 **	1

\*\* significant at 0.01

Table 5 shows that the first hypothesis is refused: there is a positive significant correlation between e-trust and e-loyalty at the level of 0.01.

### 2) The effect of e-trust on e-loyalty:

To find out the effect of e-trust on e-loyalty, the researchers formulated the second hypothesis of the study, which states: "There is no significant effect of e-trust (Propensity to trust, Trust in technology, Confidence) on e-loyalty." To test this hypothesis, a multiple regression analysis was used, Table 6 shows the results of the multiple regression analysis.

**Table 6. Results of multiple regression analysis for the effect of e-trust dimensions on e-loyalty**

Independent Variables	Dependent Variable: E-loyalty		
	Partial regression coefficient (B)	T	Sig.
Propensity to trust	0.473	27.273	0.000

Trust in technology	0.274	9.947	0.000
Confidence	0.242	3.955	0.000
• (F) = 784.358, Sig. = 0.000			
• Multiple correlation coefficient = 0.91, R <sup>2</sup> = 0.82			

Table 6 shows a significant effect of e-trust (in its three dimensions) on e-loyalty, where the value of (B) for the three dimensions (Propensity to trust, Trust in technology, Confidence) were 0.473, 0.274, and 0.242, respectively. The value of R<sup>2</sup> coefficient is 0.91. It means that the dimensions of e-trust explain 82% of e-loyalty. The residual is (18%) due to other variables that did not appear in the model and the researchers attribute this positive significant effect to the fact that if the policies of the e-shopping site are clear and understandable to the customers and the more the site is characterized by fulfilling its promises continuously and reduced the perceived risks, the more technology is relied upon, clear and understandable by the customer. Also, the more reputable the site is, and the more policies and terms of payment and guarantee are understood by the customer ultimately leads to an increase in the level of e-loyalty.

**3) The differences in customers perception of e-trust and e-loyalty according to the demographic characteristics (gender, income):**

To find out these differences, the researchers drafted the third hypothesis: There are no significant differences in customer perception of e-trust and e-loyalty according to the demographic characteristics (gender, income). Table 7 shows the results of this analysis.

**Table 7. Differences in customers perception of e-trust and e-loyalty according to gender**

variables	Gender	Number of customers	Value (Z)	Sig.
E-trust	Male	236		
	Female	262	-13.881	0.000
	Total	498		
E-loyalty	Male	236		
	Female	262	-12.396	0.000
	Total	498		

Table 7 shows significant differences in the customers perception of e-shopping for all study variables according to gender, and their different perception of e-trust and e-loyalty in favor of females. Females are more independent in making the purchase decision also want unique excellence and acquisition of products that earn prominent place in society which makes them more attached to the site that satisfies their needs and desires.

Table 8 shows significant differences between customers of e-shopping sites according to the income regarding all study variables for the benefit of high-income customers. Customers' awareness of e-trust and e-loyalty is higher among high-income

customers, and it is clear that customers with high-income have high electronic confidence because they have a high financial ability to buy and therefore, do not take into account much the consequences of the decision to purchase (such as cognitive dissonance occurs because of the rush to buy which results in a feeling of dissatisfaction). They also want to be famous, show off and own unique brands that make them proud, which may make them more loyal to e-shopping.

**Table 8. The differences in e-shopping sites customers perception about the variables of study according to income**

Variable	Income Level	Number of customers	Chi <sup>2</sup>	Sig.
E-trust	Low	35		
	Medium	61	203,721	0,00
	High	246		
E-loyalty	Low	35		
	Medium	61	141,233	0,00
	High	246		

**Conclusion**

E-shopping management site must create a trust relationship between the site and its customers. The research results showed a significant positive effect of e-trust on e-loyalty and the researchers recommend that the employees of the e-shopping site pay attention to the topic of e-trust by doing the following steps:

- Interesting in branding specially the integration between web site's name and trust logo, so that it can be printed in the customer's memory under the name of the trust.
- Paying attention to the credibility of the site to increase the customer's trust in it, through the knowledge of the customer about the site's great financial capabilities that make it fulfil the previously announced promises.
- Generating a customer's sense of security so that his trust in the site can be strengthened by paying attention to the customer's needs and desires and placing it in the first position of the site's interests.
- Bringing security to the customer through attention to social responsibility which can enhance trust.

The management of the e-shopping site must develop e-loyalty, as the results of the research showed a positive correlation between both e-trust and e-loyalty, and for this reason the researchers recommend that employees of the e-shopping must do the following:

- Work to give rewards to the customer who adheres to dealing with the e-shopping site. This positively affects his evaluation of the site, the products that it provides, and leads to the establishment of long-term relationships between the customer and the site. These rewards can be presented in the form of gifts to the customer because of his frequent purchase or the number of his previous purchases which can lead to the development of electronic loyalty.



- Granting moral rewards to customers, for example, involving the customer in making decisions about the products that belong to him, or including him as an honorary member of the site, where some of the customers prefer moral rewards more than material rewards. This can lead to the development of e-loyalty.
- Establishing a long-term relationship with the customers by placing them in the focus of attention, informing them of all new services, effective communication with them, and accepting suggestions and complaints.
- Disclosing all information about the site for creating trust in the site, to encourage the customer to commit to deal with the site.
- Collecting information about the customers, such as their preferences and demographic characteristics, so that their needs and desires can be satisfied effectively, which leads to the site retaining him as permanent customers.

The researchers suggest preparing other researches related to both e-trust and e-loyalty. These proposals are as follows:

- The relationship between e-trust and customer engagement.
- The effect of the country of origin image on e-trust.
- The role of social responsibility in building e-trust.
- Applying the current research in other service sectors such as the tourism sector.

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