

Consumer Loyalty in Online Environment

Çevrimiçi ortamda tüketici sadakati

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The importance of customer loyalty to websites has been known for a long time. Researchers have developed some models of antecedents for e-loyalty. Within the scope of this study, the research of Srinivasan, Anderson, and Ponnnavolu's 8C's Model (2002) is chosen and modified by adding a new C (Cost Reduction) as a variable. So we came up to 9C's Model. The aim of this article was to examine the relation between e-loyalty and its antecedents.

For this purpose, the data has been collected via an online survey from 328 participants, and has been tested through descriptive, reliability, cluster analyses, and ANOVA analyses aiming to reach findings.

Generally, overall online loyalty tendency of the people has been found to be low, at the same time consumers show different loyalty tendencies which can be summarized in three groups, "Loyal Friends", "Rational Advocates", "Independent Switchers". Except cultivation from the 8C's model, all antecedents were found effective on loyalty. It was observed that the newly introduced cost had an important place in the initiation of customer loyalty to the shopping site.

Keywords: Online Customer Loyalty, e-marketing, e-commerce, e-loyalty

İnternet sitelerine müşteri sadakatinin önemi uzun süreden beri bilinen bir konudur. Araştırmacılar, e-sadakatın önşartlarıyla ilgili bazı modeller geliştirmişlerdir. Bu çalışmada, adı geçen modellerden Srinivasan, Anderson, Ponnnavolu'nun 8C modeli (2002) seçilmiş ve uyarlamalar yapılmıştır. Ayrıca modele yeni bir değişken (Masraf Azaltması) eklenerek 9C Modeli oluşturulmuştur. Bunun yapılmasındaki amaç, e-sadakat ve ön şartları arasındaki ilişkiyi gözlemlemektir.

Bu amaç için 328 kişinin katılımıyla gerçekleştirilen anket çalışmasından derlenen veriler, tanımlayıcı, güvenilirlik, kümeleme analizleri ve ANOVA analizleri kullanılarak test edilmiş ve sonuçlara ulaşılmıştır.

Genel olarak tüketicilerin çevrimiçi sadakat eğilimleri düşük bulunmuştur, aynı zamanda tüketiciler 3 ayrı grupta toparlanabilecek sadakat eğilimleri göstermişler, bunlar "Sadık Dostlar", "Rasyonel Savunucular" ve "Bağımsız Yer Değiştiriciler" olarak belirlenmiştir. 8C modelinden işleme dışında, tüm faktörlerin sadakat üzerinde etkili olduğu bulunmuştur. Modele yeni eklenen masraf boyutunun, alışveriş sitesine müşteri sadakatinin başlamasında önemli bir yere sahip olduğu görülmüştür.

Anahtar Kelimeler: Çevrimiçi Müşteri Sadakati, e-pazarlama, e-ticaret, e-sadakat

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INTRODUCTION

In the last decade, e-commerce and e-shopping made great development which increased the volume of internet sales. In the following figure, the development of the internet sales published by the Census Bureau of the Department of Commerce can be seen.

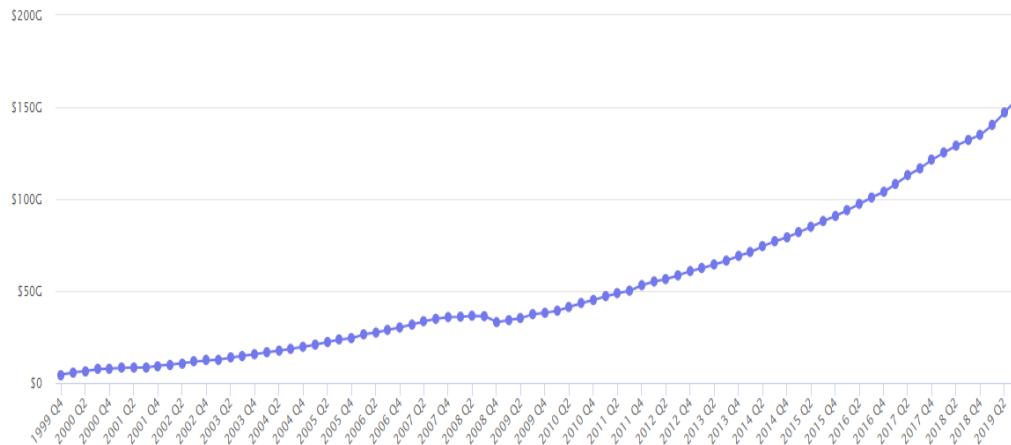


Figure 1. US eCommerce sales (Marketplacepulse)

As seen in Figure 1, in the 2010's, the increase ratio of e-shopping was somehow more steep (nearly 7% - 8%), but in the last years, it is more saturated and growth ratio came down to 3 - 4%. That means, if there will be no revolution in technology or marketing, internet market is coming to a saturation point and from now on, it will grow more like traditional markets.

When market growth slows down then loyalty becomes more important. Therefore, to determine the antecedents of e-loyalty and loyalty factors in internet becomes more critical. There are some studies in the literature which specifically focused to this point. The generally accepted 8C's Model of Srinivasan, Anderson, and Ponnayolu (2002) has been used in this study with an additional antecedent, namely "Cost".

LITERATURE REVIEW

Yoo, Sanders, and Moon (2013) claimed that, loyal customers are recognized by believing that they are more worthy than the other customer. Thusly, Wahab et al. set loyalty as an element of item repurchases likelihood. Jacoby and Chestnut (1978) and Day (1969) claimed that although customer may seem to be loyal, this might be because they actually have no other alternative. For example, maybe helpful shipment to move to another store is needed or potentially the favored trademark isn't brought by the close-by store. Therefore, Engel, Kollat, and Blackwell (1982) added preferential and attitudinal responses to the classical "behavioral response toward one or more brands in a product category expressed over a period of time by a consumer" definition.

In 1998, Kuttner claimed that, it's very easy to compare and buy products through Internet worldwide (in contrast to the conventional markets) and so perfect competition is possible. Compared to offline markets, brand loyalty vanishes and perfect liberal markets rule. Since switching the shop is one click away in web based business settings, it is vital that organizations see how to construct customer loyalty in online markets (Anderson and Srinivasan, 2003).

Considered the purchasing lifetime, loyal customers might be up to ten times more valuable than the ordinary customers (Newell, 1997, Health, 1997). Moreover, 5% boost of loyal customers has a response on the profitability side by a value 30% to 85% contingent on the business (Reichheld, Sasser, 1990). Gallo found out in 2014 that keeping customers in house can boost profits 25% to 95%. Not exclusively is the cost of holding existing clients not as much as that of gaining new ones, yet additionally existing clients cost less to keep up than recently gained ones (Reichheld, 1996, Lam, Shankar, Erramilli, and Murthy, 2004), and customer retention has a powerful impact on the performance of service firms and is considered by many service firms as an important source of competitive advantage (Lam et al., 2004), so what drives to loyalty becomes more important.

Srinivasan et al. (2002) proposed that e-loyalty is the consequence of 8 factors, customization, contact interactivity, cultivation, care, community, choice, convenience, and character. These parameters are each explained in detail in Table 1.

Table 1. Antecedents of e-Loyalty (8 C's)

| Antecedent | Explanation |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Customization | "Customization is the ability of an e-retailer to tailor products, services, and the transactional environment to individual customers" (Srinivasan et al., 2002). |
| Contact Interactivity | "Contact interactivity refers to the dynamic nature of the engagement that occurs between an e-retailer and its customers through its web site" (Srinivasan et al., 2002). Because of the lacking of direct contact and communication with salespeople online customers have rarely trust to online environment compared to offline (Valvi and West, 2013). So if contact interactivity is missing then sites are hard to navigate, they don't have enough product information, and answer inquiries after an important delay. |
| Cultivation | "Cultivation is the extent to which an e-retailer provides relevant information and incentives to its customers in order to extend the breadth and depth of their purchases over time" (Srinivasan et al. 2002). |
| Care | "Care refers to the attention that an e-retailer pays to all the pre- and post-purchase customer interface activities designed to facilitate both immediate transactions and long-term customer relationships" (Srinivasan et al., 2002). |
| Community | "A virtual community can be described as an online social entity comprised of existing and potential customers that is organized and maintained by an e-retailer to facilitate the exchange of opinions and information regarding offered products and services" (Srinivasan et al., 2002). |
| Choice | "Compared with a conventional retailer, an e-retailer is typically able to offer a wider range of product categories and a greater variety of products within any given category" (Srinivasan et al., 2002). |
| Convenience | "Convenience refers to the extent to which a customer feels that the web site is simple, intuitive and user friendly" (Srinivasan et al., 2002). |
| Character | "Creative website design can help an e-retailer build a positive reputation and characterization for itself in the minds of consumers" (Srinivasan et al., 2002). |

In addition, Wong et al. (2019) found out that privacy concern brings customer e-loyalty. Faraoni et al. (2019) obtained the same result by mentioning that security and privacy strongly affected e-trust and e-trust was seen as a critical antecedent of e-loyalty (Al-dweeri et al., 2019). In 2013, Valvi and West found out that web design and e-loyalty have strong positive correlation.

METHOD

In this part of the study, a theoretical model aiming to measure online consumer loyalty is proposed. For this purpose, mainly, Srinivasan, et al.'s (2002) 8C's model of e-loyalty has been adapted and expanded with one variable (Cost Reduction – Reduction of costs for consumers can be very effective for becoming loyal to a web site, according to Valvi and West (2013), price has a great effect on e-loyalty), resulting in a 9C's model. The model can be seen in Figure 2.

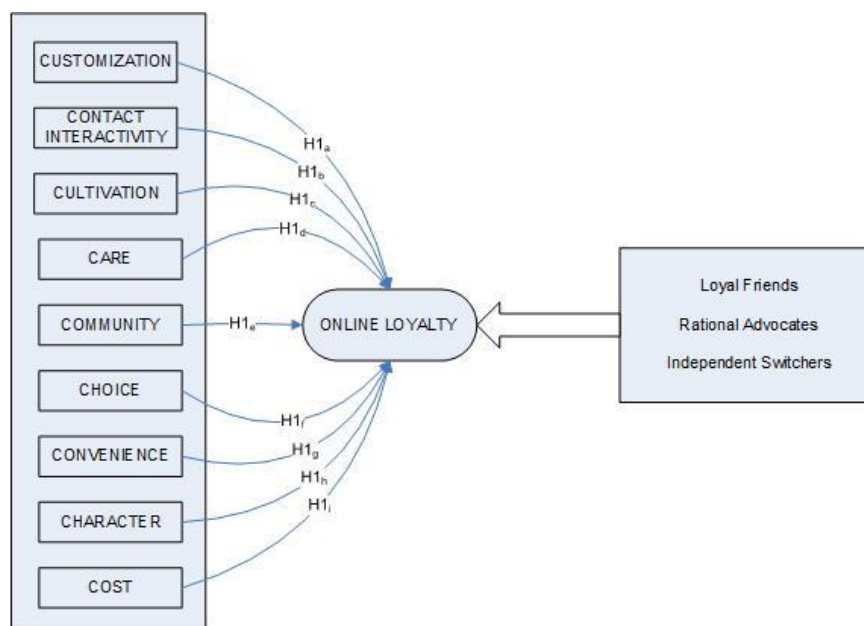


Figure 2. Theoretical Model

Additionally, this study aims to make an original contribution to the literature by measuring e-loyalty with an emotional component in addition to the rational motives offered in Srinivasan et al.'s (2002) scale. This idea is based on the expectation that consumers may not necessarily be loyal to a site because of fully rational motives such as being satisfied from it or not being offered with a better alternative from competitors. The bond between the company and the customer can also be emotional. Therefore, 5 items representing this emotional bond have been added to the 9-item e-loyalty scale constructed from Srinivasan et al.'s (2002) study.

Based on the research question "What are the consumer segments based on their loyalty levels towards online web sites?", it is assumed that, there is a distinction between consumer portions with different loyalty tendencies with respect to the importance they give to "customization" (H1a), "contact interactivity" (H1b), "cultivation" (H1c), "care" (H1d), "community" (H1e), "choice" (H1f), "convenience" (H1g), "character" (H1h), "cost reduction" (H1i) of the web site.

The questionnaire has been prepared via Google Documents and distributed through mailing lists and Facebook to almost 2500 people. To be a participant of this survey, respondents should have at least one online shopping experience in the last year.

In this study, the young and early adult segment of Turkey has been aimed. Therefore, an exact population list could not be used for the study. Instead of probability sampling methods, the non-probability sampling approach specifically convenience sampling has been employed. Convenience sampling the method for picking things randomly and in an unstructured way. In order to analyze the sample with respect to their loyalty levels, k-means cluster and ANOVA analyses will be used after executing Cronbach analysis and approving the validity of the dimensions.

RESULTS

Sample size for collected data is 338 and as a result of the data editing process, 328 valid responses have been collected (10 incomplete responses have been eliminated). The demographic profile of the respondent group has been shown in Table 2.

Table 2. Demographic Profile

| Age | | Gender | |
|-----------------------------------|-------------|-------------------|-------------|
| 18-25 | 67 (20.5%) | Male | 167 (51.2%) |
| 26-35 | 161 (49.2%) | Female | 159 (48.8%) |
| 36-45 | 57 (17.4%) | Missing | 3 |
| 46-55 | 22 (6.7%) | Marital Status | |
| 56- | 20 (6.1%) | Single | 199 (61.2%) |
| Missing | 1 | Married | 126 (38.8%) |
| | | Missing | 3 |
| Education | | Income | |
| Elementary & High School Graduate | 9 (2.8%) | TL 0 – 1000 | 57 (17.7%) |
| Undergraduate Student | 45 (13.8%) | TL 1001 – 2000 | 67 (20.8%) |
| Undergraduate | 111 (33.9%) | TL 2001 – 3500 | 88 (27.3%) |
| Graduate Student | 63 (19.3%) | TL 3501 – 5000 | 51 (15.8%) |
| Graduate | 99 (30.3%) | TL 5000 and above | 59 (18.3%) |
| Missing | 1 | Missing | 6 |

Reliability analysis has been made to see if the scales for the antecedents of e-loyalty are consistent.

In Table 3, all antecedents with number of their items are listed. The Cronbach's Alpha with a value greater than 0.70 indicates that the items are consistent in building the scales proving that all of the scales for the antecedents are consistent in themselves.

Hypothesis 1 is based on segmenting of the sample according to their loyalty tendencies and conducting difference analyses on these segments. Therefore, initially, a cluster analysis has been conducted. The cluster analysis is performed to discover alternative loyalty tendencies

in the sample. The sample of Internet shoppers is clustered into three segments by using 14 items of the e-loyalty scale as the base for segmentation.

Table 3. Reliability Tests

| Name of Scale | Cronbach's Alpha | Number of Items |
|-----------------------|------------------|-----------------|
| Cultivation | 0,807 | 5 |
| Cost Reduction | 0,854 | 3 |
| Convenience | 0,881 | 4 |
| Contact Interactivity | 0,800 | 5 |
| Community | 0,761 | 5 |
| Choice | 0,844 | 4 |
| Customization | 0,793 | 5 |
| Character | 0,855 | 4 |
| Care | 0,919 | 5 |

Customers were brought together in three categories, with respect to the importance levels that they place on e-loyalty, by running a k-means cluster analysis. At the 22nd iteration, K-means cluster analysis has generated three segments. Number of customers in each group can be seen in Table 4.

Table 4. Number of Shoppers in each Cluster

| | | |
|---------|-----------------------|-----|
| Cluster | Loyal Friends | 139 |
| | Rational Advocates | 119 |
| | Independent Switchers | 53 |
| Valid | | 311 |
| Missing | | 17 |

The final cluster centers which reflect the mean significance of each choice deciding criterion out of five for each group, and significance of the variables differentiating the clusters have been shown with respect to the loyalty items in Table 5.

In this table, all items are significant, meaning that, all of them have differentiating power for the clusters. The higher F is, the higher is the differentiation power. Here, clusters are very significantly differentiated from each other by feeling emotionally bonded to the web site. Not to tend to search an alternative, initiating other users use this web site, and feeling privileged by being a customer of this website are other strong significant factors by building these clusters.

Analysis of these three cluster shows that there are distinctly three different (Table 5) consumer segments because of having the significance factor below 0.05. These three clusters can be named as "Loyal Friends", "Rational Advocates", and "Independent Switchers".

Cluster 1 - Loyal Friends:

Comparatively, this is the most loyal segment out of these three groups. They have a tendency to stick to a Web site as long as it satisfies their needs and doesn't change its service quality. Also, they are called friends since this is the only segment that shows a positive tendency to show emotional loyalty to a site.

Table 5. Final Cluster Centers and Loyalty Scales Significance with respect to the clusters

| Loyalty Scale | F | Sig. | Loyal Friends | Rational Advocates | Independent Switchers |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------------|--------------------|-----------------------|
| If I can meet my needs from this site, I won't think of using another website. | 24,351 | 0.00*** | 3,88 | 3,09 | 2,91 |
| As long as service quality doesn't change, this web site will always be my first choice. | 25,643 | 0.00*** | 4,17 | 3,61 | 3,13 |
| If I discover another website doing the same business as this website, I would absolutely check that website. | 19,071 | 0.00*** | 1,94 | 1,62 | 2,42 |
| If I find another website offering the same product or service with better conditions (terms of delivery, transport, etc.), I can desist this website. | 19,749 | 0.00*** | 1,76 | 1,48 | 2,28 |
| Even if I can find the goods or services bought from this site, cheaper in another website, I won't think of changing my choice. | 23,129 | 0.00*** | 2,69 | 1,78 | 2,42 |
| I would take into account and analyze what other customers and users say about this website. | 25,088 | 0.00*** | 1,86 | 1,88 | 2,64 |
| By asking other people who shop in similar websites, I would search alternatives. | 86,003 | 0.00*** | 2,02 | 1,92 | 3,57 |
| I would initiate others to use this website. | 83,611 | 0.00*** | 4,07 | 3,60 | 2,47 |
| I would give positive feedback to others about this website. | 52,446 | 0.00*** | 4,25 | 3,89 | 3,13 |
| I would visit this website from time to time even though I do not need something in particular. | 34,225 | 0.00*** | 4,12 | 3,38 | 2,92 |
| I think, I have developed an emotional bond to this website. | 152,647 | 0.00*** | 3,47 | 1,64 | 2,34 |
| I think, to be a customer of this site makes me privileged. | 97,204 | 0.00*** | 3,24 | 1,71 | 2,17 |
| Shopping at this website makes me tipsy. | 53,75 | 0.00*** | 3,93 | 2,80 | 3,02 |
| If this website shuts down, I would feel a big lack. | 66,182 | 0.00*** | 3,77 | 2,27 | 2,98 |

Cluster 2 - Rational Advocates:

This segment does not have such a high and committed loyalty but they say they will stay with a Web site as long as service quality levels do not change. However, they also show a tendency to continuously evaluate other Web sites for better prices or according to other people's recommendations at the same time. In short, they act according to their own good which is why they are called utilitarian. However, they are also called "advocates" because they tend to give positive feedback to their social environment about web sites they like.

Cluster 3 - Independent Switchers:

This group has the lowest loyalty tendency both emotionally and rationally. In fact, they show a high tendency to switch to alternatives easily. Furthermore, they are called independent because they neither value what others say about web sites nor do they advocate any web site to their environment. They intentionally resist this kind of interaction. In table 5 it can be seen that, only Loyal Friends don't think using other web sites, other two groups can switch to the competitors very easy. These loyal friends also feel emotionally bonded to their favorite websites.

After forming these segments, it is now possible test their differences in terms of 9C's. ANOVA analyses have been conducted for this purpose and the findings are presented in Table 6.

Table 6. The differences among loyalty groups for the antecedents of e-loyalty

| Name of Scale | Cluster | N | Mean | F | Sig. |
|-------------------------------|-----------------------|-----|------|-------|---------|
| Customization Average | Loyal Friends | 139 | 3.59 | 8.62 | .000*** |
| | Rational Advocates | 119 | 3.20 | | |
| | Independent Switchers | 53 | 3.16 | | |
| Contact Interactivity Average | Loyal Friends | 139 | 4.34 | 10.47 | .000*** |
| | Rational Advocates | 119 | 4.22 | | |
| | Independent Switchers | 53 | 3.87 | | |
| Cultivation Average | Loyal Friends | 139 | 3.11 | 12.85 | .000*** |
| | Rational Advocates | 119 | 2.64 | | |
| | Independent Switchers | 53 | 2.65 | | |
| Care Average | Loyal Friends | 139 | 4.6 | 10.62 | .000*** |
| | Rational Advocates | 119 | 4.59 | | |
| | Independent Switchers | 53 | 4.13 | | |
| Community Average | Loyal Friends | 139 | 3.58 | 15.77 | .000*** |
| | Rational Advocates | 119 | 3.41 | | |
| | Independent Switchers | 53 | 2.96 | | |
| Choice Average | Loyal Friends | 139 | 4.01 | 13.57 | .000*** |
| | Rational Advocates | 119 | 3.65 | | |
| | Independent Switchers | 53 | 3.35 | | |
| Convenience Average | Loyal Friends | 139 | 4.34 | 18.62 | .000*** |
| | Rational Advocates | 119 | 4.27 | | |
| | Independent Switchers | 53 | 3.67 | | |
| Character Average | Loyal Friends | 139 | 3.82 | 22.71 | .000*** |
| | Rational Advocates | 119 | 3.23 | | |
| | Independent Switchers | 53 | 3.07 | | |
| Cost Reduction Average | Loyal Friends | 139 | 4.55 | 14.65 | .000*** |
| | Rational Advocates | 119 | 4.54 | | |
| | Independent Switchers | 53 | 3.97 | | |

For loyal customers, customization is important; meanwhile for the other two groups it doesn't make much sense. Rational Advocates see contact interactivity important like Loyal Customers, on the other hand it's not so vital for Internet Switchers, and the same view is valid for the factors, care, convenience, and cost reduction. The antecedents with higher average are important for Loyal Customers, and Rational Advocates. Antecedents with lower average are important only to Loyal Customers. Only the Choice parameter is in the middle, and therefore all three segments give different levels of importance to that point. Cultivation, again, has no meaning for all of the segments.

DISCUSSION

Main contribution of this study is extending 8C's Model of Srinivasan, Anderson, and Ponnavaolu (2002) by adding the dimension cost. Another important contribution of the study was clustering consumers according to different loyalty tendencies into three clusters. According to Banasiewicz (2005), there are loyal customers and brand switchers. Loyal customers are like loyal friends, they support you all the time, no matter what happens. Davies and Chun (2003) said, "A loyal friend can still have many other friends, but loyal friendships are enduring". On the other hand, switchers act independently, so our two groups are "Loyal Friends" and "Independent Switchers". As Herrick (2017) mentioned that a rational advocate looks to adjust to standards of activity which are adequate to everybody, so our third group has the name "Rational Advocates".

Loyal friends are loyal customers who feel an emotional bond to their web sites they even don't think to switch to the competitor's web site. They don't look around for other sites; don't check competitors and they are not even curious about the possibility if there is a better web site. They also don't consider what other people say about their favorite web sites, they behave like they will always continue with their shopping habits in the same way.

On the other hand, independent switchers are people who compare opportunities and decide from where to buy. They don't have loyalty tendency, actually we can say that they seem like they don't love to be bonded. Rational advocates are in between, they behave sometimes like loyal friends sometimes like independent switchers. They are loyal as the loyal friends group, they do not willingly replace their shopping website. On the other hand they don't recommend their web sites to other people and they do not feel proud as loyal friends about their choice. So we can say, they don't have emotional bonds to the web site, even worse than independent switchers.

From the point of view of 8C's, first result is, web sites can't cultivate their customers which means that they can't sell new products, even to the loyal friends. According to the analyses, almost all of the customers don't look to the same store when they want to buy a new object, on the contrary they start the shopping process from the beginning, asking friends, googling etc. With the rest of antecedents, loyal friends don't have problem. On the other hand, independent switchers additionally don't care if the web site can be customized or does it have a community and character. The reason for this is that switchers don't use same web site for long time. For rational advocates, customization and character are unimportant, that's because of the lack of their emotional bonding.

According to the results, newly introduced cost dimension is important for all of the three groups. It's more important for loyal friends and rational advocates than for independent switchers. When considering that rational advocates were like loyal friends, we found it very interesting. When customers buy something from a web site because of the convenient prices, they tend to be more loyal to the web site. With other words, if you want to have loyal customers to your web site, reducing the prices is a very good start. People who react positively to this act, tend to be more loyal. That should be examined in the future works in deep.

There are many future research opportunities for the researchers in this area. One of it is to improve loyalty antecedents and with modifications continue on improving the model. Since online shopping in Turkey is still at the growing phase, people still have some questions in their minds. Soon, there will two – three times more online shoppers and loyalty factors will be tested more easily. Generally, our defined clusters can be tested deeper in specific site types and researchers can examine the relationships between demographics, antecedents, and consequences of e-loyalty. E-Loyalty antecedents can be tested among the customers and by analyzing the results, the antecedents of e-loyalty can be improved which aims increasing the loyalty.

By determining their customers' clusters, cluster-based promotions and marketing can be done with the following clues. Loyal friends are in an enduring relationship with their favorite web site, rational advocates need emotional support to get more bonded to the site and independent switchers don't tend to be loyal, they look to the opportunities and make rational decisions, and therefore they should be treated as "they come and go and come again". Transition between the groups can also be named for the future research.

According to Gracia, Ariño, Blasco (2015), cultural differences can affect customer behavior in different nations (even in apparently similar cultures). Thus, as Toufaily et.al. (2013) claimed that a couple of studies analyze at least two distinct nations as far as e-loyalty, this research can be extended by taking two or more countries into account since consumers' behavior is affected by their national culture by visiting online shops (Rouibah, Lowry, and Hwang, 2016). Additionally, Manaf, Rachmawati, Witanto, Nugroho, in 2018, found out that the information accuracy dimension of the loyalty plays a big role in e-loyalty, so the antecedents of e-loyalty can be expanded by taking this dimension into account.

The main limitation of the study was that respondents have been asked their overall loyalty with respect to many types of sites. Many of the researches were made by taking just one type of web site into consideration. This can also be overcome by more focused studies applying the 9C's model in more specific contexts in the future.

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