

Factors Affecting E-Commerce Customer Loyalty in Pakistan

Assad Naim Nasimi *

Lahore School of Accountancy & Finance, The University of Lahore, Islamabad, Pakistan.

Rashid Naim Nasimi

Lahore School of Accountancy & Finance, The University of Lahore, Islamabad, Pakistan.

Rana Abdul Basit

Department of Management Sciences, Iqra University, Islamabad, Pakistan.

Abstract

In the globalization era, marketing opportunities are boundless for local or international firms. Marketing is very challenging task and is changed with the passage of time and with the business environment. It is very general that new businesses face number of challenges and one of the biggest challenges is to market their business among market pioneers. With the globalization, several businesses shifted from brick to click because it is cost efficient and it is convenient for both, firm and customers. Also, the eastern individuals can easily get access to the western markets which is only possible because of internet and e-marketing. Firms advertise their products promotion on websites. Consumers will probably feel satisfied by administrations of online stores in the event that they have framed positive internet shopping dispositions. Numerous online stores help their clients make an inspirational behavior toward web shopping by means of suggestion and client rating instruments. E-shopping has a large number of dimensions. It is very positive phenomena that each and every single dimension of e-marketing is beneficial for the business and its growth. Previous empirical studies have shown that e-business achievement will probably happen when customer satisfaction is achieved. The main objective of our study is to investigate the factors that influence customer loyalty in twin cities of Pakistan. We restrict our study to Islamabad and Rawalpindi. Our study is based on survey questionnaire followed by Eid (2011). We use causal study to find out the e-commerce determinants on customer satisfaction and trust which leads to e-commerce customer loyalty. The data were collected from the respondents using a five-point Likert scale, ranging from strongly disagree to strongly agree. Also, scale dependability analysis for the survey is performed by identifying the Cronbach's alpha value. The findings of our study show that customer satisfaction and customer trust have high statistical but differential impacts on customer loyalty. Additionally, user interface, service information quality, perceived security, and service feedback have differential but highly significant impact on the loyalty of e-commerce customers. The findings have important practical implications, in particularly, for those firms that provide e-commerce services in Pakistan. It assists the firm managers to understand the key factors of e-commerce to focus on improving satisfaction, trust, and loyalty of their online customers, which, in turn, enhances their e-commerce services and business success. Moreover, B2C e-commerce interface, information quality, security, and feedback services strongly influences customer satisfaction, trust, and loyalty. Human computer interaction and developing quality of user interface design of e-commerce websites give priority to achieve successful IT education. Moreover, no study of this kind existed in Pakistan, it will improve our knowledge in understanding the relationship between these constructs in Pakistan

Keywords: B2C E-commerce, Customer Trust, Customer Satisfaction, Customer Loyalty

JEL Code: M31

1. Introduction

In the recent years, a growing interest in customer loyalty has been revealed (Andres, 2007). Awareness of customers have been growing by the globalization of competition, saturation and development of markets which led to a situation where long-term success is no more achieved through improved product qualities and increase in prices. Instead, long-term customer relationship is the factor that succeeds firms. Rosenberg *et al.* (2009) states that keeping an existing customer is six times costlier than winning new a customer.

However, retention of loyal customers plays a key factor in long term success of firms. In this era, marketing has shifted its attention from winning new customers to retention of existing customers. In emerging markets such as Pakistan, it is more vital to determine factors which affect the customer loyalty due to the constant influx of new players in potential industries (Hafeez *et al.* 2010). In Pakistan, the massive privatization triggered the need to examine the determinants of customer loyalty for achieving a long-term profitability (Afsar *et al.* 2010).

The development of internet web has become a stirring progress in information technology. The use of e-commerce is growing with increase in access to internet (Marrilees, 2014). At over-all level, customer loyalty is intensely associated to the profitability and long-term growth of a firm. Minor positive change in customer retention rates can vividly enhance profit. Loyal customers spend more time and money on their preferred websites

than non-loyal customers (Jones, 2013). Reichheld and Schefter (2014) analyzed that the cost of gaining new online customers could lead to unprofitable customer relationships for up to 3 years.

Consumer decisions are influenced based on a complex interaction of consumer and the factors applicable in an online environment. As online shopping continues to evolve technologically, there is a need to understand how these various factors influence consumer decision-making, see Teo (2014). Holding customers has a financial dynamic for electronic vendors, as attracting new customers is more expensive (Reichheld and Schefter, 2014).

In competitive markets, organizations' critical strategy is to build long term relationship with their customers. Customers intend to shift from one organization to another if their needs are not fulfilled. Firms can raise customer satisfaction by enhancing the quality of the product or services. The prospective of establishing loyalty depends on the product, customer and market environment. Therefore, this study aims to explore the key factors that have effect on E-customer loyalty. Due to the lack of popularity of E-commerce in Pakistan, there is a strong need to find out the status of the E-Commerce determinants on customer satisfaction and trust which leads to E-Commerce customer loyalty. The research questions of our study are simple but important which are outlined as below:

- *What are the key determinants of E-Commerce Satisfaction and Trust in Pakistan?*
- *Does E-Commerce Satisfaction have influence on E-Commerce Customer Loyalty in Pakistan?*
- *Does E-Commerce Trust have influence on E-Commerce Customer Loyalty in Pakistan?*

However, E-commerce has gained more importance in recent era as it is known to reduce the operational cost. Our study provides guidance to investors, managers, and B2C e-commerce hosts alike. First, it provides guidance to investors whether to invest in e-commerce or not? It also provides them the knowledge to understand the benefits of retaining loyal customers. Second, it opens new avenues in e-commerce for firms to focus on improving their operations. Lastly, it helps in implementing efficient e-commerce strategies to gain trust of their customers, which, in turn, upsurges business with both social and economic benefits.

The remainder of our paper is organized as follows. Section 02 presents review of empirical literature and theoretical background on the factors affecting e-commerce customer loyalty. Section 03 represent the study methodology. Section 04 highlights the empirical results. Lastly, Section 05 presents conclusion and recommendations for future researchers.

2. Theoretical and Empirical Review

2.1 Theoretical Background

2.1.1 Theory of Reasoned Action

Fishbein and Ajzen (1975) proposed the theory of reasoned action (hereafter, TRA) which explicates the relationship between intentions, attitudes, and behaviors. The TRA model postulates that human beings make coherent decisions based on the information available to them, and the best abrupt determinant of a person's behavior is intent which is the cognitive representation of readiness to perform a given behavior [see, Ajzen and Fishbein (1980)]. Accordingly, information quality provided by the B2C e-commerce website contents can greatly influence the intentions of customers to purchase online. Also, if the information provided by the website is reliable and accurate, then this will rise online customer satisfaction and trust which will lead the initial purchase. Thus, customer satisfaction and trust in e-commerce websites has positive effects on consumer retention and customer loyalty.

According to the TRA model, an individual's belief towards a behavior is an immediate determinant of his/her intention to perform a behavior [for more details see, Fishbein and Ajzen (1975)]. Later, Mayer, Davis, and Schoorman (1995) extended the TRA for modeling the customer trust. Additionally, based on the Technology Acceptance Model (TAM) presented by Davis (1989) and TRA, McKnight, Choudhury and Kacmar (2002) recommended a model of e-commerce customer trust. According to TAM, the intention to accept or use a new technology is determined by its perceived usefulness and perceived ease of use. In their model, Mcknight *et al.* (2002) postulated that trusting beliefs¹ lead to trusting intentions, which in turn influences trust-related behaviors.

2.1.2 Expectation Confirmation Theory

Expectation-Confirmation Theory (hereafter, ECT) was developed by Oliver (1980). The study aimed to examine the consumer satisfaction and repurchase behavior. The ECT states that consumers firstly form an initial expectation prior to purchase, and then build perceptions about the performance of the consumed product/service after a period of initial consumption. Afterward, consumers will decide on their level of satisfaction based on the extent to which their expectation is confirmed through comparing the actual performance of the product/service against their initial expectation of the performance. Accordingly, satisfied consumers will form repurchasing intentions. Similarly, when customers have confirmed their expectation that an e-commerce website is trustworthy, they will be more motivated to repurchase from the same e-commerce website.

¹ Trusting beliefs indicates the perceptions of specific vendor website attributes.

2.2 Empirical Literature

A large volume of empirical examination has been led keeping on mind the end goal to analyze the relationship between e-loyalty and e-trust. Trust prerequisite is more mind boggling in the realistic environment in light of the fact that online exchanges are more immaterial, mysterious and computerized than offline [see, Kassim and Abdullah (2010)]. As indicated by Chang *et al.* (2009), the satisfied clients will probably be coming back to buy from an e-commerce organization again and again. Satisfied clients are ready to prescribe that service to others and spread word of mouth positively. Furthermore, contend that consumer loyalty is about stirring positive sentiments in clients, subsequent to having utilized a service. Consequently, if a client is satisfied they have less aim to switch the online organization [see, Kim *et al.* (2009)].

In the globalization era, marketing opportunities are boundless for local or international firms. For this purpose, firms recruit highly creative personnel for publicity and promotion. The internet provides the vast area of communication to firms to share product knowledge to the end users [see, Sekeran, (2012)]. Firms and companies are very conscious that how they introduce their product or service in front of the audience (end users). Marketing is very challengeable task for them and they spend their time, knowledge and money on this. Marketing is changed with the passage of time and with the business environment, there are number of forms of marketing. It is very general that new business face number of challenges and one of the biggest challenges is to market their business among market pioneers. With the globalization, several businesses shifted from brick to click because it is cost efficient and it is convenient for both, firm and customer [see, Chong, 2014)].

The concept of Integrated Marketing Communication (henceforth, IMC) is very much popular among business societies. It reduces mass advertising which is problematic for customers. Additionally, IMC encourages clarity, transparency between firms and the customers. Marketing through internet which is called e-marketing is the basic component of IMC and is playing an important role in the twenty-first century [see, David (2013)]. E-satisfaction is considered basic on internet environment in light of the fact that if the clients are unsatisfied with the fantastic items or administrations that they have requested, they will change to another website with only a tick. E-satisfaction increases with experience of online services that excel purchaser's desire on internet shopping [Kadir, Rahmani and Masinaei (2011)].

Also, the eastern individual can easily get access to the western markets which is only possible because of internet and e-marketing. Firms advertise their products promotion on Yahoo, Google, Hotmail and several other social websites. The result is quite positive because almost every individual is using one of above mentioned search engines. Moreover, companies and firms generate huge revenue and business through such web advertisements. Hence, web advertising is quite helpful to businesses because it is convenient and cost effective [see, Dodson (2012)].

Consumers will probably feel satisfied by administrations of online stores in the event that they have framed positive internet shopping dispositions. Numerous online stores help their clients make an inspirational behavior toward web shopping by means of suggestion and client rating instruments. Furthermore, web intelligence channels are being utilized to reinforce this uplifting mentality [see, Cho (2010)]. Firms and businesses have always wanted cost effectiveness in their business operations. The efficiency level of those firms who are using internet in their business operations is higher rather than those who are not using such practice. Hence, use of internet in business operations can rise the ratio of profitability as it increases the number of customers [for more details see, Porter (2013)].

Online customers may have more good view of shopping comfort, for instance, access, pursuit and exchange, than in-store customers. If clients have pleasing experiences in an advantageous shopping environment, the customer satisfaction will be improved as well as their custom will be held. The more accommodation offered, the more probable clients are to be satisfied by their web shopping experiences (Beauchamp and Ponder, 2010).

E-Commerce is helpful for customers who are interested in comparative product purchasing. Customers can search similar products and compare the features and prices as well. It is true that mostly customers are emotionally attached with already experienced product or service. E-marketing is customer oriented, that is why e-marketing provides this unique opportunity to the customers that they can compare each and every thing of the product with the other similar products [see, Khaled (2011)]. The site quality suggests to the general perceived quality of a site that shapes clients' underlying impression as well as impacts clients' level of loyalty and satisfaction towards the site. It is hard to meditate the achievement of site quality given the various components.

Past studies have shown that e-business achievement will probably happen when site gives the most elevated amount of value among its rivals [see, Hwang, Preiser-Houy and Rong (2012)]. In this manner, the exploration received from DeLong and McLean's IS Success model which proposes service quality, system quality and information quality as three measurements that would prompt e-commerce achievement [see, Petter, DeLone and McLean (2013)].

There are number of dimensions of e-shopping. It is very positive phenomena that each and every single dimension of e-marketing is beneficial for the business and its growth. Normally the trend of e-marketing is higher in those countries where the usage of internet is greater. [see, Paul (2014)]. The use of e-shopping is not much

popular in emerging economies like Pakistan. It is majorly due to the fact that large number of population prefer to read newspaper which is the reason of the success of newspaper industry, and larger number of population is living below the line of poverty. Another reason is that the very less number of population like advertisements, mostly individuals avoid advertisements, see Anderson (2013).

Besides, as mentioned before one of the fundamental difficulties for online organizations is holding clients, trust has been presented as a precondition for support conduct and improvement of client connections and loyal clients are vital for them and by satisfaction which is one of the primary progress to accomplish. Likewise, the quality components of the e-administration are relied upon to influence e-trust specifically, on the grounds that they speak to that trust signs pass on the reliability of the site and framework with clients. Besides, call sites objects of trust and recommend that navigational engineering and outline components directly affect trust [see, Crritore *et al.* (2003) and Gronroos *et al.* (2012)].

E-shopping is very much convenient for the customers because it reduces the cost of searching relevant product or service. Customers can search products or services from their home. E-marketing increases the efficiency of the business by providing helpful channels to enhance the supply chain of the business. E-marketing is highly customer oriented that is why it is helpful for establishing relationship with the customers. The most important and positive aspect of e-marketing is that the customers can access the market at any time. E-marketing is actually a bridge between customer and the markets because market is always open [see, Zeng (2013)].

The frequency of online buying and intent to buy online in the future were predicted by general innovativeness, an innovative predisposition towards buying online and involvement with the internet. Lee *et al.* (2014) reinforced this conclusion with their findings that domain-specific innovativeness along with internet usage directly influences consumers' adoption behavior of internet shopping.

Afsar *et al.* (2010) examined the factors that determine the customer loyalty and their relationships with banking industry in Pakistan. The findings showed that perceived quality, satisfaction, trust, switching cost and commitment have influence on loyalty of the customers. Additionally, these factors also have impact on each other. Similarly, Akhtar *et al.* (2011) examined influence of variables such as customer satisfaction, customer relationship, image of the product, trustworthiness on customer loyalty. The results revealed positive relationship and concluded that the long-term success and sustainable reputation of an organization depends on customer loyalty. Furthermore, the study recommends the golden principle to attain customer loyalty is 'customer is always right'.

Similarly, Eid (2011) explored the determinants of e-commerce customer satisfaction, trust and loyalty in Saudi Arabia. A survey was directed among B2C e-commerce customers using a structured self-administered questionnaire. The findings exhibited that B2C e-commerce customer loyalty is significantly influenced by customer satisfaction but insignificantly influenced by customer trust. According to Jin *et al.* (2008), e-trust is characterized as the client's conviction or certainty about the credibility and generosity and expresses that clients can depend on the guarantees and data giving by the e-businesses. Moreover, clients are less inclined to feel that the e-sellers will take favorable circumstances of their weakness.

Nasir *et al.* (2014) analyzed the major factors of customer loyalty. The study presented that service quality is positively affecting customer satisfaction with perceived price acting as a moderating variable. Besides that, service quality also has a significant positive effect on trust. Customer satisfaction also showed positive effects on customer loyalty and trust. Therefore, the study concluded that customers' perception of being satisfied from the quality of service provided, tends to shop again which shows their loyalty towards the product. The study also revealed that the moderating variables also have positive influence on the relationship. The customers' perception for reasonable price increases with the increase in the quality of the service provided. In another study, Napompech (2014) noticed that costs affect garments buying through e-commerce businesses on online networking. Since the online merchants ought to offer rebates to clients that are intrigued to visit the site and see the garments are sold. This can build the odds of the client to shop. E-commerce can be isolated by three dangers: the danger of terrible business hones, exchange respectability hazard, and the danger of data security [also see, Shqiponj and Elvira (2012)].

Ali *et al.* (2014) attempted to examine on how service quality, trust and reputation affects customer loyalty in the banking industry of Pakistan. Despite the fact that world was facing a global financial crisis especially due to failure of the biggest banking channels of the world at that time. If there exists no customer loyalty, then the boost and growth cannot be achieved in banking sector of Pakistan. The findings revealed that service quality, trust and reputation positively affects the customer's loyalty. Also, a strong positive and significant correlation is present among all three factors of customer's loyalty. Besides, majority of the respondents presented their trust toward private banks. They believed that private banks have good reputation among all three types of banks in Pakistan. Furthermore, the results also revealed that higher percentage of respondents believed that service quality of foreign banks are much preferable and better than public and private banks of Pakistan.

Customer trust partially mediates the relationship of customer satisfaction with customer loyalty. There is no moderating effect of switching cost while determining the relationship of customer satisfaction with customer trust

and customer loyalty in mobile telecommunication service market of Pakistan. It reveals the importance of customer satisfaction, customer loyalty, customer trust, and switching cost for the mobile telecommunication service firms. The results suggest that the firms should boost customer satisfaction in order to gain customer trust and customer loyalty. The most obvious finding is that customer satisfaction and customer trust are the key determinants in predicting customer loyalty [see, Ahmad *et. al* (2015)].

Fatima *et al.* (2016) considered an empirical model for analyzing the customer loyalty in the telecommunication industry of Pakistan. They study revealed that the loyalty of customers is not limited to telecommunication service quality (TSQ), trust (T), staff loyalty (SL) and switching cost (SC) but is also observed through their intersection with social categories such as youth and gender. Also, Hoi (2012) states that it is very important for firms using e-marketing service to stabilize the confidence and fulfill the expectations of their customers. But many businesses and firms fail to fulfill their expectations.

3. Research Methodology

3.1 Empirical Investigation

It is necessary to establish a definitive cause-and-effect relationship. We use causal study to find out the e-commerce determinants on customer satisfaction and trust which leads to e-commerce customer loyalty.

3.2 Data, Sample and Instruments

We aim to examine the effects of component related to e-commerce customer satisfaction and trust which leads towards e-commerce customer loyalty in e-commerce of twin cities of Pakistan. Our research is valid for Islamabad and Rawalpindi regions only. We filled questionnaires from the individuals without interfering in any other activity. Our sample is based on 219 customers of e-commerce and survey is carried out among both genders, males and females, in the year 2017. Purposive sampling technique is applied. However, for the purpose of pilot testing, we selected 30 respondents to fill the questionnaire.

The data were collected from the respondents using a five-point Likert scale, ranging from strongly disagree “1” to strongly agree “5”. Also, scale dependability analysis for the survey is performed by identifying the Cronbach’s alpha value. The questionnaire of our survey is established on the questionnaire adapted by Eid (2011) in order to calculate the influence of similar variables in current research.

3.3 Theoretical Framework

We adapted the framework followed by Eid (2011). However, we incorporated the E-Commerce Service Feedback instead of Perceived Privacy in our framework.

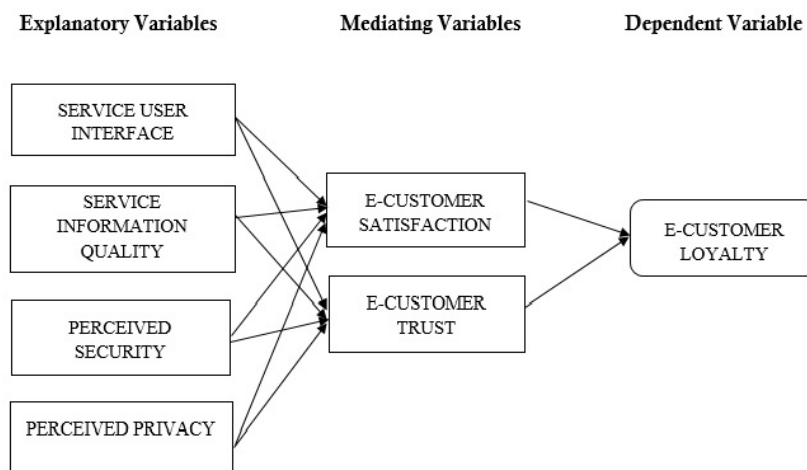


Figure 1 Framework used by Eid (2011)

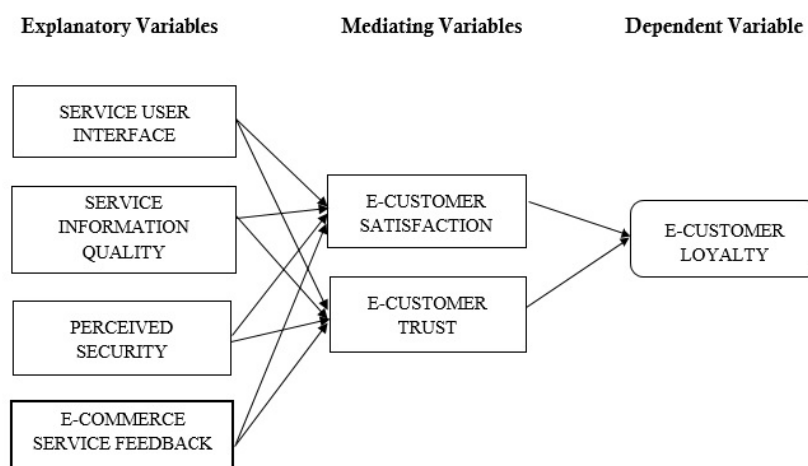


Figure 2 Framework adapted in our study

3.4 Hypothesis development

Studies that engage in hypotheses testing usually explain the nature of certain relationships, or establish the differences among groups or independence of two or more factors in a situation. We used hypothesis testing to find out the status of e-commerce determinants on customer satisfaction and trust which leads to e-commerce customer loyalty. We formulate the following hypotheses.

- H₁:** *E-commerce Service User Interface has a significant positive impact on E-commerce Satisfaction.*
- H₂:** *E-commerce Service User Interface has a significant positive impact on E-commerce Trust.*
- H₃:** *E-commerce Service Information Quality has a significant positive impact on E-commerce Satisfaction.*
- H₄:** *E-commerce Service Information Quality has a significant positive impact on E-commerce Trust.*
- H₅:** *Perceived security has a significant positive impact on E-commerce Satisfaction.*
- H₆:** *Perceived security has a significant positive impact on E-commerce Trust.*
- H₇:** *E-commerce Customer Feedback has a significant positive impact on E-commerce Satisfaction.*
- H₈:** *E-commerce Customer Feedback has a significant positive impact on E-commerce Trust.*
- H₉:** *E-commerce Satisfaction has a significant positive impact on E-commerce Customer Loyalty.*
- H₁₀:** *E-commerce Trust has a significant positive impact on E-commerce Customer Loyalty.*

4. Empirical Results and Discussion

In this section, we present the empirical results estimated for exploring the factors influencing e-commerce customer loyalty in Pakistan.

4.1 Reliability Statistics

An important value of the survey is indicated by the reliability statistics. However, Table 4.1 in the appendix presents the reliability statistics of our study. The composite reliabilities extracted for each of the variable is presented on Table 4.1. The composite reliabilities have a Cronbach's Alpha greater than the 0.7 which is recommend level of reliability [see, Hulland (1999)]. Thus, this demonstrates that all the variables used in the model of our study are reliable and acceptable for analysis. Additionally, the survey questions are appropriate. The results of the dependability and validity shows that the tools used for this survey are reliable and effective.

4.2 Correlation Analysis

Table 4.2 presents Pearson correlation used to reveal the association between the dependent variable and independent variables. The most relevant measure of correlation is the Pearson's correlation coefficient [see, Babbie (2007), Silva and Carreira (2010), Nasimi (2016), Nasimi and Nasimi (2018) and many others]. The correlation analysis demonstrates an essential association ($p < 0.01$) among all factors. The qualities 0.592 **, 0.610 **, .577**, .645**, .612**, .569** give a positive association between these dependent variables and independent variables. Furthermore, we see that multicollinearity does not exist in our study variables. Gujarati (2003) states that the multicollinearity issue arises in the variables at coefficient of 0.80 and 0.90.

4.3 Andrew F. Hayes Regression analysis

4.3.1 Determinants of Customer Satisfaction and Customer Trust

Table 4.3 presents significant p-value of 0.000 which implies that explanatory variables and mediating variable

are arranged at appropriate spot. It shows the result for the impact of explanatory variable on mediating variable, customer satisfaction. We observe that User Interface has a coefficient of 0.5681 with the p-value of 0.000. It implies that User Interface has high significant impact on mediating variable, customer satisfaction. Service Info Quality has a coefficient of 0.5967 with the p-value of 0.000. It implies that service information quality has significant impact on customer satisfaction. Security variable shows a coefficient of 0.54828 with the p-value of 0.000. It implies that security has high influencing power on customer satisfaction. Feedback shows a coefficient of 0.5409 with the p-value of 0.000. It implies feedback has high significant impact on customer satisfaction. Among these variables, we see that service information quality has highest coefficient value. It implies that service information quality has high statistical significant impact on mediating variable, that is, customer satisfaction.

Table 4.3 Mediating Model - Customer Satisfaction Outcome

Model Customer Satisfaction Outcome						
Variables	Coeff	SE	t	Prob.	LLCI	ULCI
User Interface	.5681	.0470	12.0884	.0000	.4755	.6608
Service Info Quality	.5967	.0520	11.4760	.0000	.4942	.6991
Security	.4828	.0553	8.7261	.0000	.3738	.5919
Feedback	.5409	.0501	10.7261	.0000	.4421	.6396

Table 4.3 presents mediating model for Customer Satisfaction Outcome. However, Coeff is slope; SE stands for standard error; t is t-statistic; prob. denotes p-value; LLCI & ULCI = lower and upper levels for confidence interval.

Table 4.4 presents significant p-value of 0.000 which implies that explanatory variables and mediating variable are arranged at appropriate spot. It represents the results for the impact of explanatory variables on mediating variable, customer trust. We observe that User Interface has a coefficient of 0.2034 with the p-value of 0.003. It implies that User Interface has high significant impact on mediating variable, customer trust. Service Info Quality has a coefficient of 0.1114 with the p-value of 0.0655. It implies that service information quality has insignificant impact on customer trust. Security shows a coefficient of 0.1767 with the p-value of 0.001. It implies that security has high influencing power on customer trust. Feedback shows a coefficient of 0.2362 with the p-value of 0.000. It implies feedback has high significant impact on customer trust. Among these variables, we see that feedback has the highest coefficient value. It implies that feedback has highly statistical significant impact on mediating variable, that is, customer trust.

Overall, we see that customer satisfaction is highly influenced by service information quality whereas customer trust is highly influenced by service feedback. It implies that service information quality and feedback service are the determining factors of customer loyalty.

Table 4.4 Mediating Model – Trust Outcome

Model Trust Outcome									
Customer Satisfaction					Trust				
Variable s	User Interfac e	Servic e Info Qualit y	Secur ity	Feedbac k	Variable s	User Interfac e	Service Info Quality	Secur ity	Feedbac k
Coeff	.5198	.5933	.5688	.5113	Coeff	.2034	.1114	.1767	.2362
Se	.0619	.0620	.0559	.0586	Se	.0554	.0602	.0529	.0536
T	8.3986	9.5663	10.1764	8.7316	T	3.6691	1.8509	3.3376	4.4090
Prob.	.0000	.0000	.0000	.0000	P	.0003	.0655	.0010	.0000
LLCI	.3978	.4710	.4586	.3959	LLCI	.0941	-.0072	.0724	.1306
ULCI	.6418	.7155	.6789	.6267	ULCI	.3126	.2301	.2811	.3419

Table 4.4 presents mediating model for trust outcome. Coeff is slope; SE stands for standard error; t is t-statistic; prob. denotes p-value; LLCI & ULCI = lower and upper levels for confidence interval

4.3.2 Determinants of Customer Loyalty

Table 4.5 presents results for User Interface, Customer Satisfaction, Customer Trust, and Customer Loyalty. It presents coefficients along with the p-values. From the results, we can observe that customer satisfaction has the highest coefficient value of 0.337 with the p-value of 0.0002. Customer trust has a coefficient value of 0.255 with the p-value of 0.0027 and user interface shows a coefficient of 0.3095 with the p-value of 0.000. Among these variables, we can see that customer satisfaction has the highest significant impact on customer loyalty. Furthermore, R shows that 46.7% of variation customer loyalty is explained by user interface and mediating variables.

Table 4.5 User Interface, Mediating Variables, and Customer Loyalty

Model User Interface, CS, Trust and Loyalty Outcome						
	Coeff	se	t	p	LLCI	ULCI
Constant	0.4181	0.2041	2.049	0.0417	0.0159	0.8204
Satisfaction	0.337	0.0879	3.8352	0.0002	0.1638	0.5102
Trust	0.255	0.0839	3.0402	0.0027	0.0897	0.4203
User Interface	0.3095	0.0704	4.395	0.000	0.1707	0.4483
Model Summary						
R	R-sq	MSE	F	df1	df2	p
0.6835	0.4672	0.4043	62.8489	3.0000	215.0000	0.0000

Table 4.6 presents the results for Service Information Quality, Customer Satisfaction, Customer Trust, and Customer Loyalty. It presents coefficients along with the p-values. From results, we can observe that customer satisfaction has a coefficient value of 0.2807 with the p-value of 0.0002. Customer trust has a coefficient value of 0.2882 with the p-value of 0.0004 and service information quality shows a coefficient of 0.4005 with the p-value of 0.000. Among these variables, we can see that service information quality has the highest significant impact on customer loyalty. Furthermore, R shows that 49.4% of variation customer loyalty is explained by service information quality and mediating variables.

Table 4.6 Service Information Quality, Mediating Variables, and Customer Loyalty

Model Service Info Quality, CS, Trust and Loyalty Outcome						
	Coeff	Se	T	p	LLCI	ULCI
Constant	0.1472	0.2101	0.7007	0.4842	-0.2669	0.5613
Satisfaction	0.2807	0.8700	3.2275	0.0014	0.1093	0.4521
Trust	0.2882	0.0800	3.6040	0.0004	0.1306	0.4458
Service	0.4005	0.0713	5.6158	0.0000	0.2600	0.5411
Model Summary						
R	R-sq	MSE	F	df1	df2	p
0.7026	0.4936	0.3843	69.8651	3.0000	215.0000	0.0000

Table 4.7 presents the results for Perceived Security, Customer Satisfaction, Customer Trust, and Customer Loyalty. From the results, we can observe that customer satisfaction has a coefficient value of 0.3705 with the p-value of 0.000. Customer trust has a coefficient value of 0.245 with the p-value of 0.003 and perceived security shows a coefficient of 0.3577 with the p-value of 0.000. Among these variables, we can see that customer satisfaction has the highest significant impact on customer loyalty. Furthermore, R shows that 49.08% of variation customer loyalty is explained by perceived security and mediating variables.

Table 4.7 Security, Mediating Variables, and Customer Loyalty

Model Security, CS, Trust and Loyalty Outcome						
	Coeff	Se	T	P	LLCI	ULCI
Constant	0.1411	0.2116	0.6669	0.5056	-0.2760	0.5582
Satisfaction	0.3705	0.0815	4.5448	0.0000	0.2098	0.5311
Trust	0.2450	0.0816	3.0036	0.0030	0.0842	0.4058
Security	0.3577	0.0651	5.4941	0.0000	0.2294	0.4860
Model Summary						
R	R-sq	MSE	F	df1	df2	p
0.7006	0.4908	0.3864	69.0890	3.0000	215.0000	0.0000

Table 4.8 presents the results for Service Feedback, Customer Satisfaction, Customer Trust, and Customer Loyalty. From the results, we can observe that customer satisfaction has a coefficient value of 0.3705 with the p-value of 0.000. Customer trust has a coefficient value of 0.245 with the p-value of 0.003 and perceived security shows a coefficient of 0.3876 with the p-value of 0.002. Among these variables, we can see that service feedback has the highest significant impact on customer loyalty. Furthermore, R shows that 59.1% of variation customer loyalty is explained by service feedback and mediating variables.

Table 4.8 Feedback, Mediating Variables, and Customer Loyalty

Model Feedback, CS, Trust and Loyalty Outcome						
	Coeff	Se	t	p	LLCI	ULCI
Constant	0.1411	0.2116	0.6669	0.5056	-0.2760	0.5582
Satisfaction	0.3705	0.0815	4.5448	0.0000	0.2098	0.5311
Trust	0.2450	0.0816	3.0036	0.0030	0.0842	0.4058
Feedback	0.3876	0.0514	6.4542	0.0020	0.2844	0.4680
Model Summary						
R	R-sq	MSE	F	df1	df2	p
0.7148	0.5910	0.3711	74.8877	3.0000	215.0000	0.0000

Table 4.9 presents results for the impact of explanatory variables on customer loyalty. From the results, we can observe that user interface has a coefficient of 0.628 with the p-value of 0.000. Service information quality has a coefficient of 0.702 with the p-value of 0.000. Perceived Security shows a coefficient of 0.647 with the p-value of 0.000. Feedback has a coefficient of 0.699 with the p-value of 0.000. We see that these variables have high statistical significant impact on customer loyalty. Additionally, we see that these variables have influencing power to determine customer loyalty. Thus, the empirical results are in consistent with the hypotheses developed in the earlier section of our study.

Table 4.9 Explanatory variables and Customer Loyalty

Total Effect Model Loyalty Outcome						
Variables	coeff	Se	t	P	LLCI	ULCI
User Interface	.6282	.0581	10.8203	.0000	.5138	.7426
Service Info Quality	.7022	.0619	11.3523	.0000	.5803	.8241
Security	.6471	.0623	10.3948	.0000	.5244	.7698
Feedback	.6989	.0563	12.4211	.0000	.5880	.8098

5 Conclusion and Practical Implications

We explored the impact of consumer trust and satisfaction on customer loyalty and distinguished the components affecting customer satisfaction and trust. The outcomes demonstrate that customer satisfaction does not influence loyalty while client trust does. From results we observed that user interface has high influence on customer satisfaction but weak influence on customer trust. It implies that customers get satisfied with the improved interface with respect to its easiness and friendly use. But, the customer trust is not associated with how the interface is developed. Customers trust are gained by providing them with more confidentiality and privacy to their personal and financial details. Similarly, service information quality has insignificant impact on customer trust but high influence on customer satisfaction. Higher the quality of service providing, higher the customers will be satisfied with online shopping. We see that perceived security has significant impact on customer satisfaction and customer trust. It shows that perceived security plays a vital role for e-commerce of an emerging economy like Pakistan. It supports the TRA theory which states that security provided by e-commerce business website has greatly influence on the intentions of customers to purchase online. Lastly, we observed high influence of service feedback on customer satisfaction as compared to customer trust. It implies that feedback services provided by the e-commerce business websites have high influence on customers' perception that they can communicate their opinions, suggestions and complaints to the business, which, in turn, leads to their satisfaction. However, we see that customer satisfaction and customer trust have high statistical but differential impact on customer loyalty in Pakistan. Additionally, user interface, service information quality, perceived security, and service feedback have differential but highly significant impact on loyalty of e-commerce customers in Pakistan. Thus, it reveals that consumer loyalty is an immediate sign of buyer dependability in B2C e-commerce websites. Findings of our study are in consistent with the empirical studies such as Anderson *et al.* (1994), Morgan and Hunt (1994), Zins (2001), Srinivasan *et al.* (2002),

The findings of our study have important practical implications for those firms that provide e-commerce services in Pakistan. It assists the firm managers to understand the key factors of e-commerce to focus in improving satisfaction, trust, and loyalty of their online customers, which, in turn, enhances their e-commerce services and business profitability. Moreover, B2C e-commerce interface, information quality, security, and feedback services strongly influences customer satisfaction, trust, and loyalty. Human computer interaction and developing quality of user interface design of e-commerce websites give priority to achieve successful IT education. Moreover, no study of this kind existed in Pakistan, it will improve our understanding on relationship between these constructs in Pakistan.

5.1 Limitations and future research recommendations

It is worthwhile to mention the limitations we faced in our efforts for exploring the factors affecting ecommerce customer loyalty in Pakistan. We were confronted with time constraints. Our sample of the study was limited to Islamabad and Rawalpindi and this may lead to generalization issues in other parts. Also, the sample is not large enough. Therefore, we recommend future researchers to focus on large sample to increase validity and generalization of research findings. We also propose future researchers to focus on the impact of these factors on customer loyalty explaining the role of culture differences.

References

- Adam, S., Vocino, A. & Bednall, D. (2011). The world wide web in modern marketing's contribution to organizational performance, *Marketing Intelligence & Planning*, 27 (1), 7-24.
- Ahmad, J., Hussain, M. & Rajput, A. (2015). Customer Framework of Telecommunication Service Market. *International Journal of Managing value and supply chain*. Vol.6, NO.1.
- Akhter, W., Abbasi, S. A., Ali, I. & Afzal, H. (2011). Factors Affecting Customer Loyalty in Pakistan. *African Journal of Business Management* Vol. 5(40), pp 1167-1174. ISSN1993-8233.
- Ali, R., Leifu, G. & Rehman (2014). Factors Influencing Customer Loyalty Banking Industry: Empirical Evidence from Pakistan. *International Journal of Learning & Development*. Vol.4, NO.2, ISSN 2164-4063.
- Anderson, F. & D. Lehmann (1994). "Customer Satisfaction, Market Share, and Profitability: Findings from Sweden," *Journal of Marketing*, Vol. 58, 3:53-66, 1994.
- Anderson, R. & Srinivasan, S.S. (2013). E-satisfaction and e-loyalty: a contingency framework, *Psychology & Marketing*, 20 (2), 38-128.
- Ajzen, I. and M. Fishbein (1980). *Understanding Attitude and Predicting Social Behavior*, Prentice-Hall, Inc., Englewood Cliffs, NJ.
- Ba, S., & Pavlou, P. A. (2002). Evidence of the Effect of Trust Building Technology in Electronic Markets: Price Premiums and Buyer Behavior. *MIS Quarterly*, 26(3), 243-268.
- Beauchamp, M.B. & Ponder, N., "Perceptions of Retail Convenience for In-Store and Online Shoppers," *Marketing Management Journal*, Vol. 20, No. 1:49-65, 2010.
- Chang, H., Wang, W-H. & Yang, W-Y. (2009). "The impact of e-service quality, customer satisfaction and loyalty on e-marketing: Moderating effect of perceived value." *Total Quality Management*, Vol. 20, No. 4, pp. 423-443.
- Chen, M., Chen, C. & Farn, C. (2010). Exploring Determinants of Citizenship Behavior on Virtual Communities of Consumption: The Perspective of Social Exchange Theory. *International Journal of Electronic Business Management*, 8(3), 195-205.
- Cho, Y. C., "Assessing Customer Satisfaction and Acceptance On Perishable Goods In the "Telepresent" Environments," *Journal of Business & Economics Research*, Vol. 8, No. 9:23-35, 2010.
- Chong, W. K., Mathew, S., Woolaston, C. & Lui, V. (2013). B2B E-Marketplace: an E-Marketing Framework for B2B Commerce. *Marketing Intelligence and Planning*, 28 (3), 310-329.
- David, L. (2013). The impact of language and congruity on persuasion in Multicultural E-Marketing, 50-62.
- Davis, F. (1989). "Perceived usefulness, perceived ease of use, and user acceptance of information technology," *MIS Quarterly* Vol.13, 3:319-340.
- Dodson, J. (2011). What's Wrong with Your Web Site?" *Target Marketing*, 23(2), 135-139.
- Eastlick, H. S., Irving, P. G. & Taylor, S. F. (2013). A three-component model of customer commitment to service providers. *Journal of the Academy of Marketing Science*, 32 (3), 234-350.
- Fatima, T., Jahanzeb & Bashir Khan (2016). An Empirical analysis of Customer loyalty in Pakistan's Telecommunication Sector. *Journal of Database Marketing and Customer Strategy Management*. Vol.18, 1, 5-15.
- Fishbein, M. and I. Ajzen (1975). *Belief, Attitude, Intention, and Behavior: an Introduction to Theory and Research*, Addison-Wesley.
- Flavia n, C. & M. Guinalyu (2006). "Consumer Trust, Perceived Security and Privacy Policy: Three Basic Elements of Loyalty to a Web site," *Industrial Management & Data Systems*, Vol. 106, 5:601-620.
- Flavian, C., Guinaliu, M. & Gurrea, R. (2006). The Role Played by Perceived Usability, Satisfaction and Consumer Trust on Website Loyalty. *Information & Management*, 43(1), 1-14.
- Gummerus, J., Liljander, V., Pura, M., & Allard, v. R. (2004). Customer Loyalty to Content-Based Web Sites: The Case of an Online Health-Care Service. *The Journal of Services Marketing*, 18(2), 175-186.
- Hoi, C.-F., & Wu, W.-H. (2012). Antecedents of Customer Satisfaction on the Internet. *Emerald*, 156-192.
- Hussain, K. & Rizwan, M. (2014). Customer Loyalty and Switching Behavior of Customer for Pepsi in Pakistan. *Journal of Public Administration and Governance*. Vol.4, NO.2, ISSN 2161-7104.
- Hwang, D., Preiser-Houy, L. & Rong, A. S. (2012). A Comprehensive Framework for Online Store Functionalities. *Issues in Information Systems*, 13(2), 336-345.

- Jin, B., Park, J. Y., & Kim, J. (2008). "Cross-cultural examination of the relationships among firm reputation, e-satisfaction, e-trust and e-loyalty." *International Marketing Review*, 25(3), p. 324-337.
- Jones, S., M. Wilikens, P. Morris, & M. Masera, (2013). Trust Requirements in E-business, *Communications of the ACM*, 4 (3), 81-87.
- Kadir, H. A., Rahmani, N. & Masinaei, R. (2011). Impacts of service quality on customer satisfaction: Study of Online banking and ATM services in Malaysia. *International Journal of Trade, Economics and Finance*, 2(1), 1-9.
- Kassim, N. & Abdullah, N.A. 2010. "The effect of perceived service quality dimensions on customer satisfaction, trust, and loyalty in e-commerce settings: A cross 26 cultural analyses." *Asia Pacific Journal of Marketing and Logistics*, Vol. 22, Issue: 3, pp. 351 – 371.
- Khaled, H. (2011). The Impact of Infusing Social Presence in the Web Interface: *An Investigation Across Product Types*, 5 (7), 60-55.
- Kim, D., Ferrin, D. & Rao, R. 2009, a. "Trust and Satisfaction, Two Stepping Stones for Successful E-Commerce Relationships: A Longitudinal Exploration." *Information Systems Research*, Vol. 20, No. 2, pp. 237-257
- Kotler, P., Wong, V., Saunders, J. & Armstrong, G. (2005). *Principles of Marketing 4th European Edition*. Harlow: Pearson Education Limited.
- Lee, & Hsiu-Fen Lin. (2014). Customer perceptions of e-service quality in online shopping. *International Journal of Retail & Distribution Management*, 3(5), 161-176.
- Lee, J.-y., & Hsieh, T.-W. (2011). Factors Affecting Customer Loyalty in the Taiwanese Imported Lumber Market. *Forest Products Society*, 61(6), 489-493.
- Mayer, R. C., J. H. Davis and F. D Schoorman (1995). "An Integrative Model of Organizational Trust," *Academy of Management Review*, Vol. 20, 3:709-734.
- McKnight, D., V. Choudhury, and C. Kacmar (2002). "Developing and Validating Trust Measures for E-commerce: An Integrative Typology," *Information Systems Research*, Vol. 13, 3:334-359.
- Merrilees, B. & M. Fry, (2014). E-trust: The Influence of Perceived Interactivity on E-retailing Users, *Marketing Intelligence and Planning*, 2 (4), 123-128.
- Morgan, R. & S. Hunt (1994). The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing*, 58(3), 20-38.
- Murphy, G. B. & Blessinger, A. A. (2003). Perceptions of No-Name Recognition Business to Consumer E-Commerce Trustworthiness: The Effectiveness of Potential Influence Tactics. *The Journal of High Technology Management Research*, 14(1), 71-92.
- Mustafa I. Eid (2011). Determinants of E-Commerce Customer Satisfaction, Trust, And Loyalty in Saudi Arabia. *Journal of Electronic Commerce Research*, 12(1), 93.
- Napompech, K. (2014). Factors Driving Consumers to Purchase Clothes through Ecommerce in Social Networks. *Asian Network for Scientific Information*, 14(17), 1936-1943.
- Nasir, A. & Mushtaq, H. (2014). Customer in Telecom Sector of Pakistan. *Journal of Sociology Research*. Vol.5, NO.1, ISSN 1948-5468.
- Nasimi, A.N. (2016), "Effect of Capital Structure on Firm Profitability (An Empirical Evidence from London, UK)", *Global Journal of Management and Business: C. Finance*, 16(4), Version 1, 9 – 20.
- Nasimi, R.N. (2016), "Determinants of Capital Structure: An Empirical Evidence from United States", *Global Journal of Management and Business: C. Finance*, 16(4), Version 1.0, 29 – 42.
- Nasimi, A.N & Nasimi, R.N (2018), "Effect of Capital Structure on Firms' Profitability: An empirical evidence from Pakistan Stock Exchange (PSX)", *Research Journal of Finance and Accounting*, 9(11), 57-68.
- Nasimi, R.N, Nasimi, A.N & Khurshid, S. (2018), "Stock Returns under Political and Macroeconomic Instabilities: An empirical analysis from United Kingdom" *Research Journal of Finance and Accounting*.
- Park, C. H. & Kim, Y. G. (2003). Identifying Key Factors Affecting Consumer Purchase Behavior in an Online Shopping Context. *International Journal of Retail & Distribution Management*, 31(1), 16-29.
- Paul P. (2014). Marketing on the Internet" *Journal of consumer Marketing*, 13 (2), 336-375.
- Peng, J., J. Quan, & S. Zhang (2003). Mobile phone customer retention strategies and Chinese ecommerce. *Electronic Commerce Research and Applications*, 12(5), 321-327.
- Petter, S., DeLone, W. & McLean, E. R. (2013). Information Systems Success: The Quest for the Independent Variables. *Journal of Management Information Systems*, 29(4), 7-62.
- Porter, P. (2013). Online Shopping More Popular Than Ever. *Tele professional*, 12(3), 453-528.
- Reichheld, F. & P. Scheffer, (2014). E-loyalty: Your Secret Weapon on the Web, *Harvard Business Review*, 7 (4), 105-115.
- Ribbink, D., Van Riel, A.C.R., Liljander, V. and Streukens, S. 2004. "Comfort your online customer: quality trust, and loyalty on the internet." *Managing Service quality*, Vol. 14, No. 6, pp. 446-456.
- Roy, M., O. Dewit, & B. Aubert, "The Impact of Interface Usability on Trust in Web Retailers," *Internet Research*, Vol. 11, 5:388-398, 2001.

Sekaran, U. (2012). *Research Methods for Business*. 3rd ed. New York: John Wiley & Sons, Inc.

Shqiponj, A., & Elvira, A. (2012). ECommerce and Trust Services Application in Albania. *Mediterranean Center of Social & Educational Research*, 6(3), 132-137.

Srinivansan, S. S., R. E. Anderson, & K. Pannavolu, "Customer Loyalty in E-commerce: an Exploration of its Antecedents and Consequences," *Journal of Retailing*, Vol. 78, 1:41-50, 2002.

Teo, H.H., Oh, L.B., Liu, C., & Wei, K.K. (2014). An empirical study of the effect of interactivity on web user attitude. *International Journal of Human-Computer Studies*, 3 (5), 342-471.

Wang, H., Lee, M. O., & Wang, C. (1998). Consumer Privacy Concerns about Internet Marketing *Communications Of The ACM*, 41(3), 63-70.

Zeng, M. & Reinartz, W., (2013). Beyond online search: The road to profitability, *California Management Review*, 45 (2), 107-130.

Zins, A. (2011). "Relative Attitudes and Commitment in Customer Loyalty Models: Some Experiences in the Commercial Airline Industry," *International Journal of Service Industry Management*, Vol. 12, 3:269-294.

Tables

Table 4.1 Measure of Composite Reliability

Variables	Cronbach's Alpha	No. of Items
E-Commerce Service User Interface	.777	4
E-Commerce Service Information Quality	.704	4
Perceived Security	.770	4
Customer Feedback	.872	4
Customer Satisfaction	.794	4
Customer Trust	.727	4
Customer Loyalty	.853	4

Table 4.2 Correlation Analysis

	User Interface	Service Info Quality	Security	Feedback	CS	Trust	Loyalty
User Interface	1						
Service Quality	.606**	1					
Security	.488**	.681**	1				
Feedback	.563**	.645**	.676**	1			
CS	.634**	.615**	.510**	.591**	1		
Trust	.567**	.488**	.485**	.570**	.675**	1	
Loyalty	.592**	.610**	.577**	.645**	.612**	.569**	1
N	219	219	219	219	219	219	219

** . Correlation is significant at the 0.01 level (2-tailed).

Appendix

SURVEY QUESTIONNAIRE

The major purpose of our study is to conduct a survey on factors affecting customer loyalty in Pakistan. For this purpose, we examine whether the factors such as e-commerce service user interface, e-commerce information quality, e-commerce perceived security, e-commerce service feedback, e-customer satisfaction, and e-customer trust have influence on the e-commerce customer loyalty, or not.

Note: The survey will take 4-5 minutes of your precious time. Please circle the response that best represents your view.

Age:

18-25	26-30	31-40	41-50	51-60	60 above
-------	-------	-------	-------	-------	----------

Sex:

Male	Female
------	--------

Do you go for online shopping?

Yes	No

Which website do you prefer? _____

Section I – E-Commerce Attributes

1. Strongly disagree **2. Disagree** **3. Neutral** **4. Agree** **5. Strongly Agree**

A.	E-Commerce Service User Interface	1	2	3	4	5
1.	The website is easy to use.					
2.	The information on the website is not attractively displayed.					
3.	The website is visually appealing.					
4.	The website does not increase my search effectiveness.					
B.	E-Commerce Service Information Quality					
1.	The information on the website facilitates buying the products or services that it sells or markets.					
2.	The website does not necessarily have to provide the up to-date products and services information.					
3.	The website provides the relevant the products/services information.					
4.	It is easy to complete the transaction on the website.					
C.	Perceived Security					
1.	The website has mechanism to ensure the safe transmission of its users' information.					
2.	The website has sufficient technical capacity to ensure that the data I send cannot be modified by hackers.					
3.	Purchasing on the website will not cause financial risk.					
4.	The electronic payment on the website is safe.					
D.	Customer Feedback					
1.	Overall, did you find the information valuable?					
2.	Is the website is user-friendly?					
3.	Is the website's design aesthetically appealing?					
4.	The website does not behave opportunistically (e.g. gaining money illegally)					

Section II – E-Commerce Customer Satisfaction and Trust

		1. Strongly disagree	2. Disagree	3. Neutral	4. Agree		5. Strongly Agree	
A.	Customer Satisfaction	1	2	3	4	5		
1.	The performance of website meets my expectation.							
2.	The website does not have sufficient experience in the marketing of the products and service that it offers.							
3.	The web site knows its users well enough to offer them products and services adapted to their needs.							
4.	The website does not have the necessary resources to carry out its activities successfully.							
B.	Customer Trust							
1.	E-product/service provider is trustworthy and honest.							
2.	E-product or service provider instills the confidence in his customers.							
3.	E-product/service provider does not usually fulfill the promises and commitments he assumes.							
4.	It is a problem to give the private information and the credit card number to the E-product/service provider.							

Section III - E-Commerce Customer Loyalty

		1. Strongly disagree	2. Disagree	3. Neutral	4. Agree	5. Strongly Agree
A.	Customer Loyalty	1	2	3	4	5
1.	I will continuously purchase from the website in the near future.					
2.	I do recommend that others use the Electronic Commerce services.					
3.	My preference for the Electronic Commerce would not willingly change.					
4.	Changing my preference from the Electronic Commerce requires major rethinking.					

Thank you for giving time to complete this questionnaire.