

## Analysis of Factors Effective on Loyalty of Customers of Websites

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**Abstract:** Today, the issue of keeping and strengthening customer loyalty is considered as a strategic challenge for the companies which are concerned how to retain and develop their competitive position in the market. They bear high costs to understand this concept and to achieve the practical approaches to strengthen it; because as the competition is intensified and the quantitative and qualitative level of the services in the selection area of the customers, it is considered as a vital task to provide the services which would be able to attract their attention and change them into the permanent customers of the services provided by the organization. The present investigation examines the quality system, information quality, interface design quality and their effects on the satisfaction and trust of the customers of websites as well as the effects of such trust and satisfaction on loyalty of customers of websites. Statistical population of this research includes the customers of *Center Market* website among which a sample of 320 people was selected. The data were analyzed using SPSS and AMOS statistical software and the Structural Equation Modeling (SEM) was used as the statistical method. The results so achieved show that system quality and interface design quality affect significantly on the satisfaction and trust of the customers. Furthermore, the trust and satisfaction are considerably effective on the customer loyalty.

**Key words:** Loyalty, Customer Satisfaction, Information Quality, System Quality, Interface Design Quality, Trust

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### INTRODUCTION

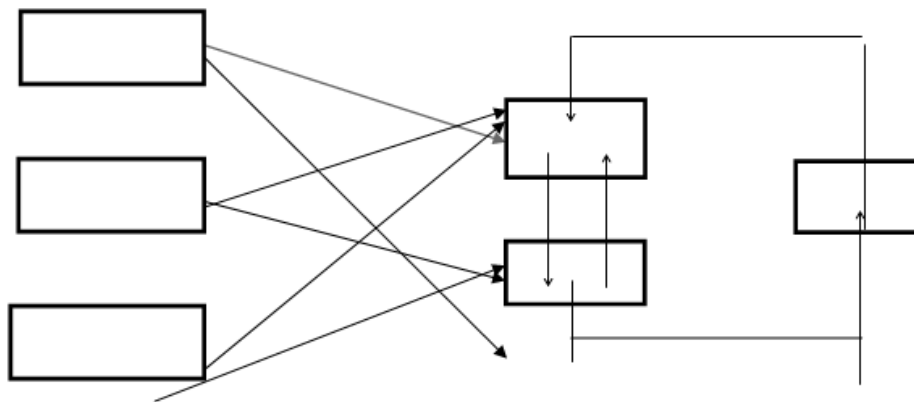
Nowadays, with respect to the competitiveness of markets and constant environmental changes, organizations have realized the fact that they do not encounter an ever-developing economic system and growing markets as before. Therefore, each customer has his/her specific value and organizations have to struggle to achieve the greater share of market. At the present time, obligating the customers has become a significant issue; promoting customers and establishing an effective relationship with them will make the customers of an organization behave like colleagues in the organization and as supporter and advocate of the organization while being out. As a result, only those customers who have got a sense of belonging and have profitability and long life are considered as the assets of organizations (Tsoukatos and Rand, 2006). In the new era of marketing, the objective is to establish long-term and common relationships with the beneficiary groups. More importantly, a customer keeps more customers and in this way, more profits are gained which increase the market share and profitability of companies (Osman *et al.* 2009). As loyal customers have changed into the fundamental elements of an organizational success, creating the customer loyalty is a concept, which has attracted attention more than ever in today's businesses. Loyal customers purchase more than others and they are usually considered as appropriate means of advertising. Consequently, modern organizations are going to identify and manage effective methods and patterns to create loyalty. On the other hand, with regard to the fact that the customers' expectations are constantly increasing, organizations are required to satisfy these expectations beyond their preliminary needs and to focus on creating loyalty through the establishment of a long-term, bilateral and profitable relationship for both sides (Dick and Basu, 1994).

The concept of loyalty, as far as its traditional meaning is concerned, has been experienced for a longer period; because *customer loyalty* has been recognized as a valuable asset in the competitive markets for a long time. Evidence indicates that keeping the present customers would be more profitable than attracting new customers. The cost of attracting a new customer is far more than keeping the current customers. On the other hand, in the world of e-commerce, the competing firms are only a single click away from each other. Therefore, it is vital for companies and organizations to be trained on how to create loyalty in their own customers and try to institutionalize it in their organization so that they make preparations for the visitors to revisit their website. Although the issue of loyalty in the virtual environments does not have a long history, it is considered as the current and future essential requirements of organizations (Dalabanis and Reynolds, 2006). Today's service industries are widely developing and the marketing strategies have changed their attitude from *attracting* customers into *keeping* them. Nowadays, organizations try to reengineer their processes (so called BRP=*Business Process Re-engineering*) based on the customers and use Information Technology (IT) to attract customers, establish relationship with them, differentiate services, and offer new opportunities (Kim and Yenwee, 2009). The competition for customer attraction seems to be endless forever. However, there has been

paid a considerable attention to the issue of customer loyalty during recent years so that the pertinent strategies are known as an instruction for profitability. Today, the customers have unlimited demands. In fact, price competition has lost its previous meaning and the organizations are looking for creating values for their customers (Gee *et al.*, 2008).

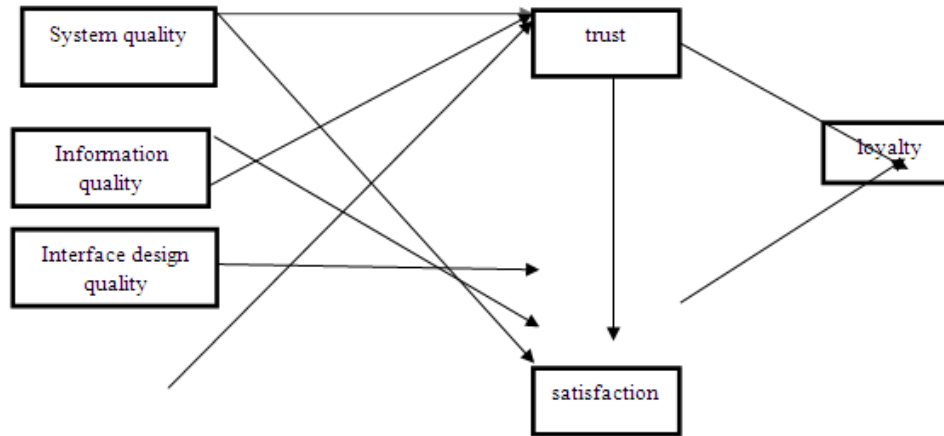
**2. Conceptual Framework And Research Hypotheses:**

This study is based on DeLone and McLean’s(1992) IS success model and examines the issues of interface design quality and trust. Following is an explanation of why the IS success model was introduced and why trust is an important factor in web site. DeLone and McLean (1992) reviewed IS success measures and devised a model of the interrelationships between six IS success factors: (1) system quality, (2) information quality, (3) IS use, (4) user satisfaction, (5) individual impact and (6) organizational impact, as in the Fig. 1 (DeLone and McLean’s, 2003 ). Based on prior studies, DeLone and McLean (2003) updated their model of IS success by adding a “service quality” measure. In general, the IS success model consists of three dimensions system quality, information quality and service quality, as in the Fig. 1. Whether service quality should be included in the IS success model is controversial. According to DeLone and McLean (2003, )“To measure the success of a single system (individual system), ‘information quality’ or ‘system quality’ may be the most important quality component. For measuring the overall success of the IS department, as opposed to an individual system, ‘service quality’ may become the most important variable.” Therefore, service quality is important for web site; however, it was excluded from this study’s model because this study is based on individuals and individual web site systems. DeLone and McLean (1992) insisted that an information system’s quality affects the extent of its utilization and its users’ satisfaction, ultimately influencing the behaviors of individuals and the organizations to which they belong. As the quality of an information system, DeLone and McLean (1992) proposed the quality of the information system itself, in addition to the quality of the information that is the product the information system provides.. Unlike conventional information systems, however, web site involves using a very small terminal screen that limits the amount of content that can be displayed. Therefore, how information is organized and presented is extremely important. Evaluating web site’ quality requires analyzing the interface design’s adequacy. System quality is based on the productivity model, which evaluates the extent of information system resource and investment utilization. System quality is important in the Internet environments. Furthermore, information quality signifies the quality of information output by the system, rather than the quality of the system it self. System quality and information quality are important factors in the IS success model of DeLone and McLean’s (2003).



**Fig. 1:** DeLone and McLean’s (2003) updated IS success model

Figure 2 shows a conceptual model of research that has been proposed base on literature related to perceived system quality and perceived information quality and perceived interface design quality and perceived trust and perceived satisfaction. In this model, the affect of trust and satisfaction on loyalty customer web site has been considered.



**Fig. 2:** Conceptual framework.

### 2.1. System quality:

Bailey and Pearson (Bailey and Pearson, 1983). include a variety of system dimensions that relate to IS services in their studies of user satisfaction (Rai and Welke, 2002). equate system quality with operational measures of ease of use. Although these constructs clearly are related, they are not the same. A system that is perceived to be easy to use may also be perceived to be high quality; therefore, ease of use may be a consequence of system quality. Similarly, systems bundled with a high level of IT service may be viewed to be of higher quality, making service quality a covariate to the quality of the system. Such interrelationships are the cornerstone of system success models (Seddon, 1997). These interrelationships make it all the more important to ensure conceptual clarity in the specification and distinction of constructs. In this regard, we would suggest that there are unique dimensions that act as antecedents to system quality that are distinct from either ease of use or service factors. System quality, in the Internet environment, measures the desired characteristics of an e-commerce system. Usability, availability, reliability, adaptability, and response time (e.g., download time) are examples of qualities that are valued by users of an e-commerce system. (delone and mclean 2003). so their systems' quality becomes the "online storefront" by which first impressions are formed. It stands to reason that if a consumer perceives a vendor's system to be of high quality, that consumer will be likely to have high levels of trust in the vendor's competence, integrity and benevolence, and will be willing to spend money with that vendor (McKnight *et al.*, 2002a,b). The above argument leads to the following hypotheses

H<sub>1</sub>: System quality of web sit will positively contribute to trust.

H<sub>2</sub>: System quality of web sit will positively contribute to customer satisfaction.

### 2.2. Information Quality:

Researchers have introduced a variety of definitions for information (or data) quality. In general, the definitions take either an intrinsic or a contextual view of information quality. The intrinsic view considers the properties of information largely in isolation from a specific user, task, or application. Thus, the intrinsic view reflects a measure of agreement between the data values presented by an IS and the actual values the data represents in the real world (Lee and Strong, 2003) the degree to which data values are not inaccurate, outdated, and inconsistent (Leviti and Redma, 1998) and the accuracy of information generated by an IS (Goodhu, 1995) Although this is an important perspective, it is somewhat limited because it treats information as an object that can be assessed in isolation of the context to which it is applied. Thus, intrinsic quality is a necessary, but not sufficient, condition to determine information quality. A context-based view extends the notion of information quality, suggesting that it needs to be defined relative to the user of the information, the task being completed, and the application being employed (Lee and Stron, 2003). From this perspective, information quality is assessed by the degree to which it is helpful in completing a particular task (Fisher and Kingm, 2001) quality in the context of use (Wang and Strong, 1996). Information quality captures the e-commerce content issue. Web content should be personalized, complete, relevant, easy to understand, and secure if we expect prospective buyers or suppliers to initiate transactions via the Internet (delone and mclean 2003). The quality of information, as assessed by customers, usually influences their satisfaction (Bharati and Chaudhury, 2004; Kim *et al.*, 2008). Gallagher (1974) also used customers' perception of an information system's value to determine information quality. Another study underscored information's perceived importance and utility; but others do not consider information quality separately, but as an integral part of satisfaction. The above argument leads to the following hypotheses.

H<sub>3</sub>: Information quality of web sit will positively contribute to trust.

H<sub>4</sub>: Information quality of web sit will positively contribute to customer satisfaction.

### **2.3. Interface Design Quality:**

Interface design quality is an area of research that examines how information is displayed (Bharati and Chaudhury, 2004). In mobile banking, an interface is often the first point of contact. It is therefore important that a good image is presented, as users will form their impressions based on this initial information (Everard and Galletta, 2006). Numerous studies have assessed such factors as display formats, colors, and graphs versus tables and how these factors affect customer satisfaction (Jarvenpaa and Todd, 1997; Lohse and Spiller, 1998; Everard and Galletta, 2006). Fung and Lee (1999) and Everard and Galletta (2006) argued that good interface design quality such as presentation, format, and processing efficiency enhance the formation of trust. These studies say that interface design quality is important in a web system, but that customers are not satisfied, even with good interface designs, if they do not trust the system. Particularly in the case of web site, improperly designed screens and interfaces can cause customers unnecessary work and can negatively influence their utilization environment. design aesthetics in m-commerce was defined as the balance, emotional appeal, or aesthetic of a website and it may be expressed through the elements of colors, shapes, language, music or animation. A proper presentation of these elements with an image header, decorative font, and colorful graphical buttons can positively affect user's positive impression of the site (Schultz, 2003). The above argument leads to the following hypotheses.

H<sub>5</sub>: Interface design quality of web sit will positively contribute to trust.

H<sub>6</sub>: Interface design quality of web sit will positively contribute to customer satisfaction.

### **2.4. Trust And Customer Satisfaction:**

User satisfaction is a common measure of IS success, for which several standardized instruments have been developed and tested (Zviran and Erlich, 2003; Doll *et al.*, 2004). User satisfaction is a critical construct because it is related to other important variables, including systems analysis and design. Satisfaction has been used to assess IS success and effectiveness, the success of decision support systems, office automation success and the utility of IS in decision making (Zviran *et al.*, 2003). In web-based systems, in particular, satisfaction can depend on numerous factors, including web design, content, user interface, navigation and information structure. From a marketing perspective, satisfaction depends largely on performance; however, product experience alone does not determine overall satisfaction (Anderson and Sullivan, 1993). Research has shown that the expected performance level and knowledge of outcomes that were not experienced are also important. When people evaluate outcomes, they compare their experienced results with results that might have occurred had they chosen differently (Kahneman and Miller, 1986). Similarly, trust development has been depicted as the process of setting expectations of another's behavior and then evaluating whether or not those expectations have been confirmed (Garbarino and Johnson, 1999). Expectations can act as cognitive filtering devices by predisposing one person to interpret another's behavior as consistent with original expectations. For example, Holmes (1991) found that trusting marriage partners blocked out or reinterpreted (positively) actions by their spouse that did not match their trusting expectations. In this same way, a consumer who trusts an institution has expectations for satisfaction with regard to that institution's website that are likely to be confirmed. The above argument leads to the following hypotheses.

H<sub>7</sub>: Trust for web site will positively contribute to customer satisfaction.

### **2.5. Customer Trust and Customer Loyalty:**

Trust is the name of confidence and belief which customer attach with some organization and consider that what he or she aspect that should be delivered (Deutschi, 1958). Actually trust is a relation who attaches the customer with the company. Trust also involves between the employees of an organization. The higher level of trust upon each other in multinational and multicultural organizations creates productive relationships, which at the end generates long term benefits for the organizations (Leonidou, Talias and Leonidou, 2008). Basically Trust plays an important role at e-business. Because at e-market privacy and security are keys elements to develop trust (Yousafzai, Pallister and Foxall, 2003). Trust development is more suitable to trade when considering the business to consumer market (Wirtz and Lihotzky, 2003). Even in store salesperson behavior influences more to build trustworthy relationships (Swan, Bowers and Richardson, 1999). Sales effectiveness ultimately increases the trust of customer (Johnson and Grayson, 2005). Salesperson behavior plays a vital role in trust building (Pappas and Flaherty, 2008). Many researchers found that salesperson behavior also influence customer trust (Pappas and Flaherty, 2008). Furthermore Trust development is more suitable to trade when considering the business to consumer market. Customers trust more on highly reputed organization and, while marketing organization need more emphasis to correspond organizational distinctiveness more than the product features (Keh and Xie, 2009). Trust also involves between the employees of an organization. Ultimately Trust development is more suitable to trade when considering the business to consumer market (Wirtz and Lihotzky, 2003) It is also found the offer attributes and support from staff at any dynamic condition make customers trustworthy (Ruyter, Moorman and Lemmink, 2001). Macintosh (2009) suggested that the factor of awareness and knowledge with the service provider enhance customer trust that is significantly influenced by rapport

construction. That relationship satisfaction makes customer trustworthy (Miyamoto and Rexha, 2004). Furthermore trust has direct connection with loyalty, in service industry, the element of trust involves between its provider and its customer. Customer trust is a mean to buy a product or service and that customer trust have a straight relationship with the customer loyalty (Ribbink, Liljander and Streukens, 2004). Normally customer trust boost up when the trust worthy branded item placed at the trust admirable environment and sells by a praiseworthy individual. Customer trust in results increases the customer loyalty (Guenzi, Johnson and Castaldo, 2009). When the customer have trust on services and products of a company then that thing lead it towards the loyalty (Ribbink, Liljander, and Streukens, 2004). There are several determinants that determine customer loyalty but the role of trust is crucial that determines customer loyalty. Further, service quality derives offline and perceived value derives online loyalty (Harris and Goode, 2004). Moreover, trust has greater impact over loyalty as studied by 5, that when the level of trust is greater on the supplier then loyalty will increased and customer want to retain with the supplier by increasing the level of commitment (Rauyruen and Miller, 2007). Basically Organizational success was much easier when its customer is loyal and that loyalty gives the benefit of retention, in form of continuous attachment of the customer with the organization (Kandampully and Suhartanto, 2000). Most of companies when design their objectives and strategies they take in consideration to the loyalty. Marketer around the globe agreed upon that, to get the customer is not enough but retaining the customer is the actual game. For this essential purpose customer loyalty plays a virtual role. Customer loyalty makes a platform where the customer ready to stay maximum time with the organization and cause for long term benefit. Loyalty is basically a name of inspiration with the company products or services. Loyalty is not beneficial for the organization to increase its market share just as well as it facilitates the customer to buy a right product and decrease the post purchase dissonance (Duffy, 2003). Basically differentiation, a broad area of study that includes customer concern and ease, also enhance the loyalty level when considering the object leaning customer over the electronic network (Souitaris and Balabanis, 2007). Customer relationship building is the essential aspect of exploring, creating and sustaining customer loyalty (Wong, Chan, Ngaian and Oswald, 2009). Basically E-loyalty is difficult to increase as lot of risk attached to this medium. Customization, be concerned, privacy, security and many other factors enhance customer loyalty (Srinivasan, Anderson and Ponnayolu, 2002). But multiple channels retailing policy facilitate to builds up customer loyalty (Wallace, Giese, and Johnson, 2004). Empirical evidences shows that level of loyalty is higher in online services as compare to offline (Shankar, Smith and Rangaswamy, 2003). Within service industry it has been analyzed that personnel loyalty is very high. Customer wants to be treated by the same person. Hence especially the service organizations need to clarify the credibility of their staff to make customer more personal loyal (Bove and Johnson, 2006). There are several ways to identify loyalty and this illustrates the multi-dimensional nature of loyalty (Thiele, 2005). As loyalty is multidimensional which describes that value added services also derive customer loyalty (Szeinbach, Barnes and Garner, 1997). In results loyal customers tend to further purchase the products even when the prices are high with understandable explanations (Martin, Ponder and Lueg, 2009). There are several determinants of loyalty which includes service quality, perceived value, and corporate image (Lai, Griffin and Babin, 2009). Satisfaction has greater influence over customer loyalty. The empirical evidences shows that when organizations give more importance to the expectations of its customers then it derives the customer loyalty (Flint, Blocker and Boutin, 2011). The better management of product returns of lower risky products makes customers to be more loyal. This loyalty is also found for highly risky products as the return of high risk products mainly related to technical and practical problem and vagueness (Ramanathan, 2011). Customer loyalty constructs customer retention. Customer loyalty is a feeling that marketers portray to their customers about value creation (Kumar and Shah, 2004). It has been found that making customer loyal by different loyalty programs increases their lifetime commitment (Waarden, 2007). Attitudinal loyalty also involves when something is being produced by both, its supplier and its customer. Production involvement makes the customer attitudinally loyal (Auh, Bell, McLeod and Shih, 2007). Empirical evidences provides that formalized meetings with customers and giving value to their opinions during meetings make customers more satisfied and ultimately more make them loyal (Ellinger, Daugherty and Plair, 1999). Even lot of researchers concluded loyalty as the outcome of satisfaction. But 35 found that including satisfaction, economic switching barriers and social ties are also very significant indicators of loyalty (Woisetschläger, Lentz and Evanschitzky, 2011). The subsequent hypothesis explain the projected relationship between Customer Trust and Customer Loyalty. The above argument leads to the following hypotheses.

H<sub>8</sub>: trust of web site will positively contribute to loyalty.

## **2.6. Customer Loyalty And Customer Satisfaction:**

Customer loyalty is a significant objective fore-retailers. It is found to be negatively related to customers' searches for alternatives (Srinivasan *et al.*, 2002). This suggests the pivotal role of customer loyalty in retail survival and development. The concept of customer loyalty has been largely defined through attitudinal and behavioural aspects (e.g., Too *et al.*, 2001). In the e-commerce context, customer loyalty has been defined as "the customer's favourable attitude toward an electronic business resulting in repeat buying

behaviour” (Anderson and Srinivasan, 2003, p.125). In this study, customer loyalty refers to customers having favourable attitudes toward target retailers, shown through repeat purchase intentions and behaviours. The widely accepted concept of customer satisfaction is that of Overall satisfaction (e.g., Gustafsson *et al.*, 2005), with customer satisfaction having been defined as overall satisfaction with customer expectations and consumption experiences. Also, overall satisfaction has been suggested to be a function of disconfirmation, which is a utility of both expectations and performance (Oliver, 1997). The definition of customer satisfaction has been derived from customers’ overall evaluation of the store experience in the retail context (Macintosh and Lockshin, 1997), and the performance of an offering to date in the service context (Gustafsson *et al.*, 2005). In the e-commerce context, satisfaction is defined as the contentment of the consumer with deference to his/her previous purchase experiences with an e-commerce firm (Anderson and Srinivasan, 2003). Satisfying customer needs and wants is the key to gaining Customer loyalty (Oliver, 1997). Customer satisfaction has been found to have a direct and positive effect on customer purchase intentions and repeat behaviour (e.g., Tsiotsou, 2006; Chiou and Pan, 2009). Moreover, overall satisfaction can enhance loyalty in both the online and offline contexts, and the positive relation between satisfaction and loyalty can be stronger online than it is offline (e.g., Shankar *et al.*, 2003). Nevertheless, past empirical evidence has also suggested the existence of difference in the effect of customer satisfaction on customer loyalty (e.g., Oliver, 1999 vs. Agustin and Singh, 2005) and the existence of difference in the strength of the relation between customer satisfaction and loyalty in an e-commerce context (e.g., Balabanis *et al.*, 2006 vs. Fore See Results, 2008). In addition, the relation between customer satisfaction and loyalty in an e-commerce setting remains to be explored (Balabanis *et al.*, 2006; Christodoulides and Michaelidou, 2011). The above argument leads to the following hypotheses

H<sub>9</sub>: satisfaction of web site will positively contribute to loyalty.

**3. Sample And Measurement:**

The data was collected by Presence survey from 320 participants with usable questionnaires. The participants included 81.6% males, of which 97.7% in the range of 21 to 50 years old, 68.7% having at least college degree, and 86.5% participants had more than one purchase of web site. To examine the associations among the constructs and to test the hypotheses mentioned above, a Presence survey questionnaire was distributed among center market customers.

where the interested online users can complete the survey. SPSS 18.0 and AMOS 18.0 procedures were used to analyze the data. Since outliers often have dramatic effects on the fitted model, the researchers identified outlying observations first. In order to test the hypotheses, this study relied on three sets of constructs and their indicators. All indicators came from the items in a survey questionnaire designed with a 5-point scale from strongly disagree (1) to strongly agree (5). In order to ensure the validity of questionnaire, content validity of the method is used so that the initial questionnaire, in a number of questions, how to express questions, precedence of questions and range of response options has revised using the views management and consumer behavior.

Finally, after several stages of review and conduct a pilot phase, the final questionnaire was drafted. In this study, Cronbach's alpha method is used to calculate the reliability coefficient. The calculated value of Cronbach's alpha for all variables of this study is 87% which indicates high reliability of the used questionnaire. Cronbach's alpha values for study variables are given in Table 1.

**Table 1:** Cronbach Alpha amounts of variables

variable	Number of items	Cronbach's <i>a</i>
Loyalty	5	0.89
System quality	4	0.88
Information quality	3	0.8
Interface design quality	5	0.75
Trust	5	0.97
Satisfaction	5	0.87
Total	27	0.83

After examining the data, no severe cases were identified as outliers from multivariate perspective with the Mahalanobis D2 measure (all ratios of D2/df < 4.0) (Hair *et al.*, 2006). The maximum likelihood method used in this study can be deployed for the data with minor deviations from normality (Wisner, 2003), even when the data deviate moderately from a normal distribution (Chou and Bentler, 1995). Consequently, a simple check of normality, i.e., a PP plot for each variable used in the model, was conducted and the data appeared to be approximately normally distributed. Besides, the univariate skewness and kurtosis for all items in the sample were checked and they were ranging from -1.084 (TRUST) to -0.439 (interface design quality) for skewness and -0.635 (satisfaction) to 0.14 (TRUST) for kurtosis, within the maximum limits of an absolute value of two for skewness and seven for kurtosis recommended by West *et al.* (1995).

Although the items used as the indicators to measure the constructs in this study were based on related literature review, tests of convergent validity, discriminant validity, and reliability were important for

establishing construct validity (Ahire *et al.*, 1996; Tu *et al.*, 2001). A structural equation modeling (SEM) using AMOS 18.0 tested the model presented in Figure 3. The estimated model includes two second-order exogenous measurement models and one endogenous measurement models and paths among latent constructs. The proposed model fit showed that all goodness-of-fit indices such as, the ratio  $\chi^2/df=1.41$ , CFI=0.95, NFI =0.91, and RMSEA=0.039, met the generally recommended threshold levels suggested that the proposal model fitted the data well and the hypothesized relationships were tested.

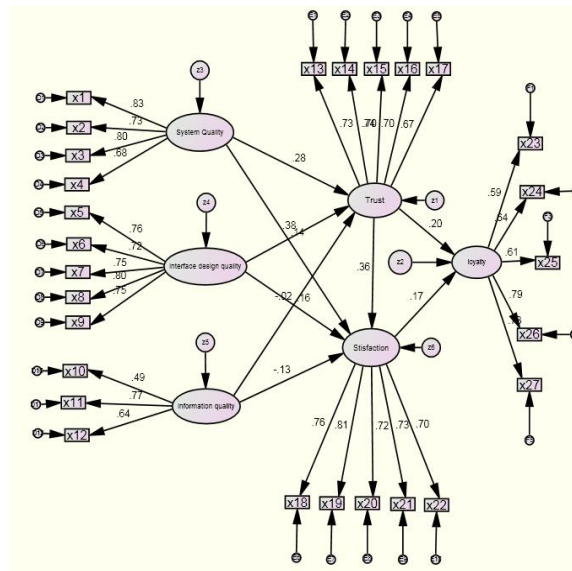
The results revealed that all standardized factor loadings were statistically significant at  $p<0.05$ . Table 1 shows the estimated path coefficients of the model and the standardized regressions for dependent latent constructs, which provide an estimate of variance explained. Hypothesis H<sub>1</sub>: System quality of web site will positively contribute to trust is significantly supported with estimated standardized path coefficients 0.28 ( $p<0.05$ ). Hypothesis H<sub>2</sub>: Information quality of web sit will positively contribute to trust. The results show that the standardized path coefficient were and not supported -0.13 ( $p> 0.05$ ). Hypothesis H<sub>3</sub>: Interface design quality of web sit will positively contribute to trust is significantly supported with estimated standardized path coefficients 0.38 ( $p<0.05$ ). Hypothesis H<sub>4</sub>: System quality of web sit will positively contribute to customer satisfaction. is significantly supported with estimated standardized path coefficients 0.14( $p<0.05$ ).

Hypothesis H<sub>5</sub>: Information quality of web sit will positively contribute to customer satisfaction. The results show that the standardized path coefficient were and not supported -0.02 ( $p>0.05$ ). Hypothesis H<sub>6</sub>: Interface design quality of web sit will positively contribute to customer satisfaction is significantly supported with estimated standardized path coefficients 0.16 ( $p<0.05$ ). Hypothesis H<sub>7</sub>: Trust for web site will positively contribute to customer satisfaction. is significantly supported with estimated standardized path coefficients -0.36 ( $p<0.05$ ). H<sub>8</sub>: trust of web sit will positively contribute to loyalty. is significantly supported with estimated standardized path coefficients 0.2 ( $p<0.05$ ). H<sub>9</sub>: satisfaction of web sit will positively contribute to loyalty. is significantly supported with estimated standardized path coefficients 0.17 ( $p<0.05$ ). this results indicates that seven hypothesis of nine where supported. But two of them didn't support. this factors were availability, fulfillment and contact.

**Table 2:** Hypotheses testing results

Hypothesis		Path		Estimate	C.R.	P	Result
H1	System quality	→	Trust	0.28	4.48	0	Supported
H2	Information quality	→	Trust	-0.13	-0.35	0.72	Not supported
H3	Interface design quality	→	Trust	0.38	5.77	0	Supported
H4	System quality	→	Satisfaction	0.14	3.16	0.031	Supported
H5	Information quality	→	Satisfaction	-0.02	-1.9	0.57	Not supported
H6	Interface design quality	→	Satisfaction	0.16	3.36	0.018	Supported
H7	Trust	→	Satisfaction	0.36	4.78	0	Supported
H8	Trust	→	Loyalty	0.2	3.49	0.013	Supported
H9	Satisfaction	→	Loyalty	0.17	3.18	0.029	Supported

Note: Significant at  $p < 0.05$



**Fig. 3:** structural equation modeling

**Table 3:** Results of Goodness of Fit Test

Indices Name	$\chi^2/df$	GFI	AGFI	NFI	CFI	IFI	RMSEA
study model	1.41	0.91	0.9	0.91	0.95	0.91	0.039
Recommended value	3>	>/.90	>/.90	>/.90	>/.90	>/.90	<10%

**Discussion and Implications:**

One of the important issues in this study is the role trust and satisfaction plays in assessing the degree of loyalty of customer web site. As in Internet involves processing web tasks without having face-to-face contact with store. Such actions inevitably involve risk and uncertainty. Consequently, the quality of web site and customers' trust levels affect the degree of satisfaction with web site. This study shows that trust significantly affects the degree of satisfaction, which corresponds with the results of other studies about the relationship between trust and online shopping malls. These results suggest that trust is an important variable in customer satisfaction for the web site environment. Another point of interest in this study is how the quality of web site service affects trust and customer satisfaction. As mentioned earlier, this study found that three quality factors have significant effects on trust. Factors that enable customers to trust web site are therefore said to include stability and accuracy of the corresponding web site system, provision of accurate information for conducting web site, and adequate presentation of information. While system quality and interface design quality were classified as significant variables for customer satisfaction, information quality was not. This suggests that system quality and interface design quality must be provided to satisfy web site customers, but that information quality is not as important. Still information quality indirectly affects customer satisfaction through trust. It is not an element that can be dismissed. Based on our findings, it is in the best interest of web site providers to gain the trust of their customers. Providing reliable and appropriate information are more effective ways of doing this than having a good-looking information quality. In the early days web site, interface technology and design were emphasized because of the technical aspect of business and the influences of web developers. At the time, whenever web site displays were changed, customers complained. However, the results of this study show that customers' recognition has barely changed. That is, interface design quality and system quality are more important than the design aspect in web site. Still, given that system quality and interface design quality are factors that should be provided in web site, it can be said that in the future convenience and information quality will be important factors.

**Conclusion:**

This study assessed a survey of how consumer trust and satisfaction affects loyalty with customer web site. It further considered website quality as an external factor for customer acceptance, including trust. Customer web site activity was used for a practical analysis of the ways in which trust and information system quality affect web site satisfaction. Data were collected from 320 customer web site to perform an empirical analysis, which identified trust and all three quality factors as significant variables. Trust and two quality factors (not information quality) were variables that were significant in trust and customer satisfaction. The following is a summary of the results of this study. First, trust and satisfaction were found to be the variable that most impacts customer loyalty. This tells us that trust and satisfaction are still the most important factors in loyalty customer web site. Second, it was found that trust affected customer satisfaction. Third, it was found that system quality and interface design quality affected trust and satisfaction more than information quality. This means that these factors are more important in building trust and satisfaction. Fourth, information quality was found to be an important factor in building trust, although it was not as important as other factors.

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