E-Commerce: The Mantra of Urban Centers

Syed Muhammad Fahim[1]**, Masood Hassan**[2]**, AsadUllah**[3]**, Dr. Abdul Rasheed**[4]**, Dr. Muhammad Hafeez**[5]**, Dr. Nawaz iqbal**[6]

[1]Assistant Professor, IoBM, Karachi, Pakistan, muhammad.fahim@iobm.edu.pk
[2]PhD. Scholar, IoBM, Karachi, Pakistan, masoodhassan1@hotmail.com
[3]Lecturer, IoBM, Karachi, Pakistan, m.asadullah@iobm.edu.pk
[4]Assistant Professor, Khwaja Fareed University of Engineering and Information Technology, RYK, Pakistan, abdul.rasheed@kfueit.edu.pk
[5]Assistant Professor, Faculty of Management & Administrative Sciences University of Sialkot, Sialkot, Pakistan, hafeez_86@hotmail.com
[6] PhD, Institute of Business Management, Karachi, Pakistan, nawaziqbal@hotmail.com

ARTICLE DETAILS	ABSTRACT

Purpose:
This paper analyzes the impact of multiple variables on the loyalty of consumers in the e-commerce market. The e-commerce industry thrives as the act of buying is digitalized and more and more shops change their company into online shopping. In the e-commerce industry, the intricacies of the enterprise rely on a multitude of factors, and we have studied the impacts of several on each other

Methodology:
The sample size was **107** as suggested by the researcher (Roscoe 1975). While choose the sample of study, random sampling technique was selected to get the subjected information from e-commerce industry. The collected data is analyzed through PLS-SEM (Partial least square structuring equation modeling)

Findings:
Much of the business in the ecommerce sector depends on the actions and preferences of the customer. That being said, the following encircles a customer's satisfaction as the main factor, across which multiple hypothesis are made and later on proved as well using different software and research techniques. Other factors are e-commerce security and expectations.

Conclusion:
A newly introduced independent construct customer expectation as an antecedent of customer satisfaction in e- security is strongly associated with the customer satisfaction of and customer loyalty in context of e-Commerce industry of Pakistan. There are a range of shortcomings that leave some gray ground for more analysis of it. At the end of the study, these shortcomings are identified and all the modifications are also suggested**.**

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[3]Corresponding Email Address: masoodhassan1@hotmail.com; std_21855@iobm.edu.pk

1. Introduction

The development in the world of WEB and information technology has introduced many exciting opportunities in the field of information technology in recent years. With increasing accessibility on internet the use of e-commerce services has become more convenient option for the online consumers and the e-commerce industry is carrying massive proportion of online consumers. In the recent years the proportion of online consumers who has shifted to online buying trend is continuously expanding and the competition among e commerce players is consistently high and cost intensive. Customer loyalty and satisfaction in e-commerce are among the most researched concepts in e-commerce field and among the most important constructs that have a massive impact on e-retail business performance by providing a competitive advantage, numerous loyal consumers and increasing customer satisfaction. (Edvardson et al., 2006; Lam et al., 2004).

Globally, Customer loyalty is to be referred as the most required construct in a business for its profitability and long-term growth (Reich held 1995). Loyal customers visit their favorite websites twice as regularly as non-loyal customer and such loyal customers purchase more or spend more money in those websites or e-stores they are satisfied or loyal with (Dialscore.com 2000). According to research 35% to 40% sales revenues to e-stores is generated from repeat visitors. As such it is not astounding that customer loyalty is critical asset for e-retailers. Customer satisfaction and retention is more difficult in e-commerce as compared to traditional markets. In the e-commerce industry, dissatisfaction has been observed in different ways such as Internet service providers, e-brokerage and e-retailing. In the e-commerce sector, dissatisfaction occurs if unhappiness is apparent when customers are disenchanted with unfulfilled expectations, late delivery and out of stock status on web display (Bhattacherjee, 2011). Related research defines that Quality of service is a Customer's tool for assessment to match the results with the expected service quality. If it exceeds or meets the expectations, both can lead the firm towards generating the pool of loyal consumers. (Perasuraman et al., 1988).

All these studies are indicating that these two concepts are closely associated and the quality of service has direct impact on customer satisfaction and customer loyalty. Many researchers have cited the antecedents and determinants of online customer's loyalty and satisfaction for instance, Security feature of e-stores which customers choose to make their purchases are among the most cited factors. (Chang et al., 2009; Flavian et al., 2006). Related research stated that Perceived Value is a tradeoff between relative vs-a-vis relative quality   has consistent impact on customer satisfaction and customer's loyalty.

1.1. Problem Statement

Satisfaction-Loyalty research recorded various observations as well, few researchers argue that only loyal customers return to the same e-stores they usually visit(Taylor and Hunter 2002; Lee et al., 2006).Others have argued that high revisiting and repurchasing rates do not reflect loyalty ,same as low purchasing rates doesn't always reflect disloyalty (Dick and Basu 1994;Peyrot and van Doren 1994; Rowkey and Dawes 2000).customers feedback may be satisfactorily positive about the products and goods but they even buy goods and services elsewhere(powers and valentine 2008).with all these confusing and contradictory studies an additional research is needed to conduct for further understanding of these constructs and relationships (Leingpibul,et al., 2009).
To identify the impact of perceived value, e-security and customer expectations as the

factors that satisfies online customers and how that satisfaction leads to loyalty formation we conducted purposive snowball sampling technique to collect the data. The result of this data analysis will help to determine the magnitude, Strength and direction of hypothesized PV, CPV and CE -Satisfaction and satisfaction -Loyalty relationships. Whether all relationships are positive but the strength may vary. Our research addresses existing conflicts in literature, and aims to resolve the existing mixed views on the previous studies. (Curtis et al., 2011)

While reviewing existing research and literature it is observed that no research is conducted in local e-commerce industry of Pakistan on our related hypothesized links but many were found from china, Malaysia, turkey and U.S. So the theories may vary while doing research in Pakistan apparel industry (Sobihah 2015).

This research is important to practitioners as well as academicians firstly, while studies freely examined different combinations of relationships of customer perceived value-security and Customer expectation with customer satisfaction that derives loyalty of the customer and the impact of service quality on this positivism. This study provides a deep insight of customer satisfaction by presenting a detailed overview of those four hypotheses. (Curtis et al., 2011).

The Objective of this study is to explore the main factor behind long-term customer loyalty in e commerce. Customer loyalty is the key factor behind e -store success, profitability and growth. So, the main purpose of this research is to drive a conclusion about the factors that actually makes the customer loyal with the company. (Reich held 1995) For long term customer satisfaction impact of three variables such as CE, CS, CPV was associated with customer satisfaction to check the impact on customer loyalty with strengthening force of service quality.

This study provides deep insights of value factors that helps to create loyal customers for the brand success and profitability so the detailed overview of this variable and the association provides clear understanding to managers dealing with customer satisfaction, creating value factors for customer loyalty and to make them revisit consistent data analysis confirmed that satisfied customer do reflect strong loyalty and increased rate in repurchase intention. The research addressed the existing gap in the previous literature to make it straight that what actually makes a customer loyal with the brand in e-commerce industry the existing mixed and contradictory views on the studied concepts and attempted to redefine As, challenges and the competitive situation in the e-commerce industry need a better understanding of factors that affect satisfaction, and customer loyalty so this study aimed to provide a detailed review about the value factors that may improve the practices of e-Retailers.

2. Literature Review
2.1. Customer Loyalty

Customer loyalty is defined as the customer intention to buy more from particular and brand and recommend the same to others (Zenithal et al. 1996) in different means by many researchers through different definitions. Few defining customer loyalty consists of behavioral and attribution components. Thus, in order to analyses the factors that have strong effect on the customer's loyalty it is important to understand both behavioral and attitudinal components. For example, few researchers propose a strong attitudinal commitment a brand should possess to earn the true loyalty of customers. (Jacoby and

Chestnut, 1978).

This is viewed as appearing as a reliably good arrangements of expressed convictions toward the chosen brand. Same is to be considered in e-commerce industry by consumers when they perceive that a brand has sound attitudinal attributes they prefer to buy from such e shoppers where they find more desirable attributes in their desirable product. These attitudes may be measured by asking the consumers that how much they are loyal with that brand, how much committed they feel themselves with it, would they recommend this brand within their circle, what are their feelings and belts about it (Dick and Basu, 1994). Once attitudinal commitment is fulfilled then customer thinks to re purchase, recommend it to others, Expresses good affiliation towards it, as a result all these attributes lead to behavioral component of loyalty. Next the researchers find the gap, whether customers intend to recommend the e retailer after being satisfied captures the attitudinal commitment part of loyalty. They argue that recommendation is a casual outcome and not a direct measure of satisfaction. Thus intent to recommend is a casual outcome (Zenithal et al., 1999).

All these studies are based in considerable quantities of data analysis and market research, but, despite the weight of empirical evidences, a contradiction persists. So, we need to recognize that customer satisfaction is not the direct indicator to the customer loyalty in e-commerce industry unless customer satisfaction is not associated with desirable attitudinal factors that have strong impact on true customer satisfaction.

2.2.   Perceived Value and Customer Satisfaction

There are many factors that can correlate between the relationship of perceived value and customer satisfaction, but a direct link is also present. In a research done by the national university of Kaohsiung, Taiwan, it was proving that perceived value has a direct positive impact on customer satisfaction (Kuo & Wu, 2009). This was proven true for online shopping (e-commerce industry) and mobile value-added services industry in the aforesaid article.

Another research done in the University of Mannheim proves that there is a direct relationship between customer satisfaction and loyalty, and this could be mediated by multiple factors as well (Homburg & Giering, 2018). For instance, perceived quality can act as a mediator between the aforesaid factors. The argument made in most cases is of increasing marginal returns with a convex structure of relationship formed between customer satisfaction and loyalty in the e-commerce industry. But this structure can only be proved to verify the said hypothesis in highly competitive domains. An argument is also made that only polar sides of satisfaction can affect loyalty, i.e. high and low satisfaction levels may influence the loyalty of a customer but mediocre satisfaction may instill indifference (Jenkins et al., 1983). In the same research, it is also cited that the relationship between customer satisfaction and the customer's loyalty can be either linear or non-linear, and heavily depends on the transaction count and value.

Both the researches clearly suggest that there is a direct relation that can be formed between customer satisfaction and loyalty, while only the former makes a distinct direct relation between perceived value and customer satisfaction and an indirect relationship between perceived value and loyalty. Although loyalty is defined as 'post-purchase intention' in Hamburg and Giering's paper, a strong relation can be seen between the constructs.

The research that will be done in this article will prove a direct relationship between the perceived value and customer satisfaction, and between customer satisfaction and loyalty to the e-commerce platform. In this hypothesis, customer satisfaction will mediate the relationship between perceived value of the product and the loyalty the e-commerce website. Moreover, this research will be done primarily for the B2C, but will not be confined to one specific domain of product.

H_1: Perceived value directly affects Customer satisfaction levels, which consequently has an effect on customer loyalty.

2.3. E-Security and Customer Satisfaction

Technical protection and security have a positive effect on customer satisfaction as the customers feel secured and comfortable to use the e-commerce platform. Due to a high risk factor and the vulnerability of people with less acquaintance with digital shopping, vulnerability to high security risks often triggers the customer's skepticism about using an e-commerce platform (Peikari, 2010). Online security in terms of protection from third party invasions, malware, virus and hacking attempts on credit card purchases are a number of threats that user are vulnerable to.

The aforesaid study is limited in terms of looking at the broader picture of security and does not delve deep into each security method like encryption techniques and other such measure that are deployed by e-commerce platforms. Other than that, the study also uses general sampling and thus the data cannot be assumed to be applicable on all types of e-commerce platforms.

The study in this paper will correlate each aspect of online security and its ramifications or positive consequences on customer satisfaction. It can be clearly seen from the aforementioned papers that customer satisfaction directly affects loyalty of the customer to use the said platform. However, the effect of security on satisfaction through each facet of online security is yet to be measures in past studies and is looked at with profound depth.

H_2: Security of an e-commerce platform derives customer satisfaction, which acts as a mediator between security and loyalty

2.4. Customer Expectation and Customer Satisfaction

One research notes that the customer's needs are based on the satisfaction of his / her requirements and desires (including similarities with promises), as well as on the degree of product consistency and reliability over time (Suchánek & Kralova, 2019). They also describe competition in contrast with rival brands in terms of product quality and media and promotional contact. This significantly redefines the relationship between consumer expectations and business models in the same way that the customer responds and expects general satisfaction, where higher expectations contribute to lower satisfaction

The aforesaid article explains the strong connection between competition and preferences of the consumer, there is also the possibility of changing prices accordingly (Suchánek & Kralova, 2019). Lower consumer standards and purpose-built brands offer a higher competitive climate.

Another research says that there are different rates of success among tourists, how they

express their opinions on various aspects of service quality and satisfaction with tourist factories (Khalid et al., 2018). Consumer groups can have different tastes based on their preferences, needs and actions of purchase. Our results show that visitors belonging to specific market groups (e.g. satisfied vs. dissatisfied) have demonstrated variations in service quality and consumer satisfaction. The desire of various segments of the market is to fulfill their individual standards. Moreover, the study consisted of 149 Saudi Arabs only, most of whom were between 20 and 29 years of age, and there were no other age groups present. Furthermore, the sample will not be used in all areas of Saudi Arabia, as the sample size is chosen from the main cities of the country.

The method of how data collected via social networking sites and e-mails can only hit the largest sample may not completely represent the entire population of Saudi Arabia. Caution must therefore be taken when generalizing these results of study. Also, e-commerce encompasses a variety of business models and this research only covers the business to - customer (B2C) sense, provided that individual consumers are the main respondents, although some e-commerce business models include individuals as consumers.

The aforesaid research was a primary survey of tourism factories, and domestic party package tourists were the key source of the respondents (Khalid et al., 2018). Future research will also aim to obtain data from foreign visitors.

H₃: Customer satisfaction mediates the relationship between customer expectations and loyalty
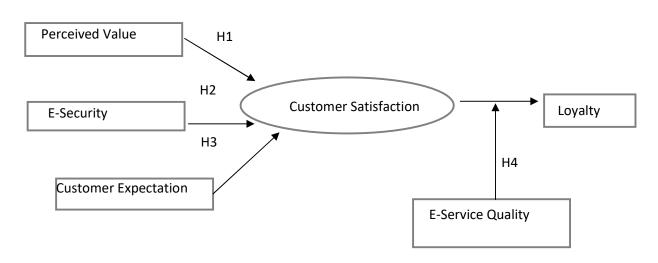
2.5. E-service quality and Customer Loyalty

Giving excellent e-service quality is the key for reasonable upper hand. Organizations understand the essentials of conveying and overseeing e-service quality that which prompts customer's satisfaction while shopping online and derives their loyalty (Angelova & Zeqiri, 2011). Customers would delightfully be choosing the companies or e-stores that are famous for providing the better e-service quality, which comprises of traditional service quality and web interface quality combination (Brown & Swartz, 1989). The aim of research was to evaluate the dimensions of web design that makes e-service quality better.

Different researchers have recognized few components or dimensions of quality e-services. But the consistency in the proposed measurement is inadequate. The vast majority of the e-service quality estimation research is constrained to e-retailing as it were. A couple of analysts have proposed estimation instrumentation for estimating Website Quality for formulation of prominent or appealing e-service quality that may attract more customers (Loiacono et al., 2002).

E-shoppers are currently requesting higher quality in items and e-Services than any time in recent years (Brown & Swartz, 1989). The wild and increasing rivalry and quick deregulation have made numerous organizations in the E-Services domain to look for more productive ways and getting serious. Conveying high help or best solutions to the clients is decent procedure for sustainability. In another examination it was discovered that E-services quality and client's desired value affected consumer loyalty, and repercussions impacted client steadfastness (Chang & Wang, 2011). Moreover, it was uncovered that clients with a high desired value had a more grounded connection among

fulfillment and client satisfaction and to make them loyal towards your products and services.

Companies should focus to formulate a consumer-oriented strategy concerning satisfaction of consumers if they need to position themselves for a long- term in the market. It is challenging for companies to provide a perceived service quality to customers to reach their expectations with the available service quality patterns e-service quality is a proportion of how well the administration level conveyed matches client desires and demand which ultimately meets their satisfaction (Lewis & Booms, 1983).

H4: Service Quality moderates the relationship between customer satisfaction and loyalty.

Theoretical Framework

Figure 1: Conceptual Model - Impact of Service Quality in e-commerce

Source: Author's own elaboration

3. Methodology

Positivism theory asserts and perceives in an objective way, in this theory the researcher is a target investigator and based on it he separates himself from any bias and work independently (Zukauskas et al., 2018). The design of this research would be quantitative which is required as the deductive approach with proper statistical analysis and sizable data. To conduct the quantitative research positivism theory is required with an objective to analyze the statistical data and investigate solution and cause for the subjected study on hand (Burns and grove, 2006). To get the desired information and the problem to be addressed here requires quantitative and positivism theory approach.

The survey site of this research is taken in Pakistan; this survey was conducted through the questionnaire, consisting of 33 questions where each construct was determining the loyalty factors in e-commerce industry. All Respondents were from urban areas have accessibility to internet and agreed to participate as respondent in this research. They have been doing shopping from their desirable e-commerce platforms at least once in last month and have e-purchasing experience and all were computer literate. In generalization

of sampling and to avoid any sampling errors and bias random sample needs to be of adequate size (Taherdoost, 2017). The sample size was **107** as suggested by the researcher (Roscoe 1975). While choose the sample of study, random sampling technique was selected to get the subjected information from e-commerce industry.

The collected data will be analyzed through PLS-SEM (Partial least square structuring equation modeling based on the fact which researchers believe that PLS-SEM analyze data more accurately for researchers those were conducted to measure the satisfaction and loyalty in e-commerce industry (Hopkins et al., 2014).

4. RESULTS

After testing the hypothesis through a questionnaire in different people who are frequent users of online shopping, we received a plethora of results that gave us conclusive results on whether any of our hypothesis were accurate or not. The data was analyzed using different software and means, of which PLS-SEM 3 and IBM SPSS were used predominantly.
Consequently, we ran several different tests to analyze the data. The tests are divided into three different categories: Measurement modeling, structural modeling and cross tabulation in SPSS, and are as follows:

4. 1. Mardia's Test

Mardia's test is a way to measure the multivariate normality, i.e. the skewness and kurtosis of the data. Skewness means the spread or the distortion of a symmetrical bell curve. The more the data is skewed, the more is spreads away from the mean (center of the bell curve). Kurtosis, however, is more about the tail of the bell curve rather than its center. Kurtosis is a measure of whether the data set is heavily-tailed or light-tailed. In multivariate normality testing, it is assumed that the data is normally distributed and that the independent variables are not highly correlated with each other. This is measured using the Variance Inflation Factor (VIF) values. If the p-value of the test is less than 0.05, then that factor is not proved. For instance, if the p-value of skewness is less than the aforesaid threshold, then the data is not normally skewed. Similarly, a p-value of Kurtosis of less than 0.05 indicates that the kurtosis for this data set is not normal.

4.2.   Mardia's Test of Multivariate Normality

Outer loadings are the approximate relationship magnitudes of the reflective constructs in the measurement model (i.e. arrow going from the latent variable to its indicator). Outer loadings are helpful is determining their contribution to their assigned construct.
Given below are the outer loadings of the questions whose indicator loading was more than 0.7. Indicator Loading determines how much the questions explains the percentage variance of the construct. For the construct questions with an indicator loading above 0.7, the outer loadings are as in below table.
Composite Reliability, also known as construct reliability, is a measure of how reliable the result of the questionnaire is. It measures the internal consistency of the data and is similar to the determinants of Cronbach Alpha. Consistency determines whether similar results as in the current data can be achieved again under similar circumstances. If they can, then the data is consistent and hence, reliable.
Stability refers to being 'in control'. A stable set of data is such that the inputs and other

condition that can affect the data remain same overtime and do not contribute to any change in data. The table and the figure below show the reliability and stability of the constructs in this research.
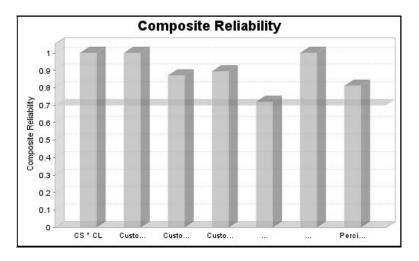

Figure 2 Graph for the Composite Reliability against the constructs
Source: Author's own elaboration

The average variance extracted is a measure of the discriminant validity. It measures the variance of the construct against the standard error, and depends on the correlations of the CFA model. In simple terms, it is the variance of the indicator variables that are assigned to the constructs. AVE is calculated by summing of the squares of the standardized factor loadings and consequently dividing they sum plus total of error variances

The table and the graph for the Average Variance Extracted for this data set are given below. It can be clearly seen the AVE of E-commerce service quality is below the threshold, which proves that the variance is below the predetermined set point.

Table 5 Average Variance Extracted

	Average Variance Extracted (AVE)
Customer Expectations	1
Customer Loyalty	0.772
Customer Satisfaction	0.739
E-Commerce Service Quality	0.338
E-Security	1
Perceived Value	0.684

Note: The table shows the calculated AVE (Average Variance Extracted) for the constructs in this research
Source: Author's own elaboration

Discriminant validity checks whether the constructs in the data that are believed or assumed to be unrelated are in fact so. We need to establish an adequate AVE analysis, as done above, to accurately determine the discriminant validity between two constructs. In the table below, we see the discriminant validity between any two constructs. If the value of the DV is below 0.85, it suggests that the discriminant validity exists between the two constructs and they are, in fact, unrelated

.

Table 6 Discriminant Validity

	Customer Expectations	Customer Loyalty	Customer Satisfaction	E-Security	Perceived Value
Customer Expectations					
Customer Loyalty	0.373				
Customer Satisfaction	0.663	0.379			
E-Security	0.252	0.011	0.461		
Perceived Value	0.543	0.346	0.694	0.337	

Source: Author's own elaboration

Note: The table shows that no correlation exists between the constructs and thus they are not related to each other. This is determined by the fact that the values of DV are below 0.85. Since the model did not have any direct relationship, the one-tail testing on PLS-SEM was not done and was deemed as redundant

In the research Model shows above, there are three different indirect relationships being established through the mediator. The first relationship that argues that Customer Satisfaction in the E-commerce industry mediates the relationship between the customer's expectations and their loyalty is proved correct by the two-tail testing done in SPSS. The two-tail testing is done to test the effect of the mediator on the relationship, and it proved the first one. For a theory to be accepted, its p-value should be less than 0.05 and the T-stat should be greater than 1.64

The second relationship argues that a customer's satisfaction also mediates between the E-commerce security and the customer's loyalty. Again, the p-value and the t-stat values were in the desires range and this relationship was also proved correct.

However, the third relationship was rejected. It argues that the customer's satisfaction mediates the relationship between the perceived value of the product and the loyalty of the customer towards that product (or e-commerce platform). This theory was rejected because the p-value was greater than 0.05 and the t-stat was less than 1.64. That being said, two out of the three mediation three mediation relationships were accepted.

Table.7. Test for mediation

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics (|O/STDEV|)	P Values	Decision
Customer Expectations -> Customer Satisfaction -> Customer Loyalty	0.135	0.137	0.066	2.032	0.042	Accepted
E-Security -> Customer Satisfaction -> Customer Loyalty	0.075	0.074	0.036	2.062	0.039	Accepted
Perceived Value -> Customer Satisfaction -> Customer Loyalty	0.064	0.071	0.047	1.356	0.175	Rejected

Source: Author's own elaboration
Note: Mediation was tested through the two-tail test in bootstrapping and two out of the three theories were accepted.
The minimum threshold for acceptance is for the p-value to be less than 0.05 and the t-stat to be greater than 1.64.

Moderation in this model was tested through one-tail testing. There was only one moderator relationship in this model, and it argues that the E-Commerce service quality moderates the relationship between Customer Satisfaction and Loyalty of the customer towards the product and/or the e-commerce website. Through the two-tail testing, we found this hypothesis to be rejected. The threshold for this was for the p-value to be less than 0.05 and the t-stat to be greater than 1.9.

Table.8.Moderation Analysis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Decision
CS * CL -> Customer Loyalty	-0.098	-0.104	0.084	1.163	0.122	Rejected

Source: Author's own elaboration

Note: Moderation was tested through the one-tail test in bootstrapping the moderation hypothesis was reacted. The minimum threshold for acceptance is for the p-value to be less than 0.05 and the t-stat to be greater than 1.9, which it was not.

The first cross tabulation data processed through SPSS was to find the relationship between the people who were of the opinion that online security needed to be tightened against their experience in online fraud. A clear relationship can be established through connecting both the variables.

41 people strongly agreed that the online security needs to be tightened even though they have never been in an online fraud. This proves that people still feel vulnerable to a breach of security and monetary or information losses when it comes to online shopping, even though they have never been a target or involved in it. Security has always been a major argument against online shopping, and this proves that that concern for online shoppers is yet to be alleviated.

Table 9 Relationship between opinion on security and online fraud

		Credit Card Fraud	Credit Card Fraud Fake Website	Fake Website	I have never been a victim of electronic/digital fraud	None	Phishing Scam	Others	Total
Online payments needs to be well-secured to avoid monetary and information losses	Strongly Disagree	0	0	0	0	0	1	0	1
	Disagree	0	0	1	2	0	0	0	3
	Neutral	1	1	4	3	0	1	1	13
	Agree	1	1	3	7	0	2	1	15
	Strongly Agree	4	2	12	41	2	6	2	75
Total		6	4	20	53	2	10	4	107

Source: Author's own elaboration

Note: Many people want security on online platforms to be tightened even though they have not been defrauded. This proved the vulnerability of a breach of security/information in online shopping.

The cross tabulation between the frequency of online shopping against the opinion of e-security proves that people who either use online shopping more than often and the ones who rarely ever use it are both vulnerable to monetary losses and a breach of security/information. There is a strong consensus between frequent and seasonal shoppers alike.

This proves that even though people are vulnerable, they still continue online shopping as the advantage of ease and comfort supersedes the vulnerability factor. Albeit the users of online security feel threatened, it does not stop them from using the platform.

Table.10. Relationship between Shopping Frequency and E-Security

		1-3 times a month	1-3 times every 3 months	1-3 times every 6 months	Once a week	Sometimes when needed	Twice a year at best	When required	Total
Online payments needs to be well-secured to avoid monetary and information losses	Strongly Disagree	0	1	0	0	0	0	0	1
	Disagree	0	0	1	0	0	2	0	3
	Neutral	4	4	3	0	0	1	1	13
	Agree	2	4	6	1	0	2	0	15
	Strongly Agree	19	20	21	3	1	11	0	75
Total		25	29	31	4	1	16	1	107

Source: Author's own elaboration

The aforesaid hypothesis is further strengthened by the argument that people tend to always select the 'Cash on Delivery' option, just to secure the money. Even though many people are of the opinion that cashless transactions in physical encounters are OK, they are reluctant to make the same choice on an e-commerce transaction. This solidifies the earlier assumption about the vulnerability and also sheds light on the fact that e-commerce platforms often misuse the edge of cashless transaction to delay or hamper the promised ease of purchase.

Table 11 Relationship between Reluctance to make online Payments and E-security

		"I don't select the COD option"					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Online payments needs to be well-secured to avoid monetary and information losses	Strongly Disagree	1	0	0	0	0	1
	Disagree	2	0	0	0	1	3
	Neutral	4	2	1	3	3	13
	Agree	2	4	3	2	4	15
	Strongly Agree	25	19	10	10	11	75
Total		34	25	14	15	19	107

| 34 | 25 | 14 | 15 | 19 | 107 |

Source: Author's own elaboration

Note: People are reluctant to make online payments and make e-commerce purchases through Cash on Delivery option.

6. Conclusion

In conclusion, the analytical results indicate that a newly introduced independent construct customer expectation as an antecedent of customer satisfaction in e- security is strongly associated with the customer satisfaction of and customer loyalty in context of e-Commerce industry of Pakistan.

Another important lesson of this research is that Customer expectation is the key base of customer satisfaction for being loyal with any brand or service. Once the customers get what they expected against their price meets their expectation and ultimately develop their loyalty with that brand which makes them to repurchase again from that particular brand in order to save time and avoiding failure of expectations. This research was based on findings to get all possible means and dimensions that formulates customer loyalty with an impact of e-service quality.

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