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# What drives customer loyalty in social commerce sector?

## PLS-SEM approach

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### ABSTRACT

This study explores the factors influencing customer loyalty in social commerce, defined as the integration of e-commerce with Web 2.0 software and social technology. Despite the significance of customer loyalty in maintaining long-term competitive advantages, limited research has focused on this aspect within the context of social commerce. The aim of this study is to identify the key factors affecting customer loyalty in social commerce platforms. Data was collected through surveys from 218 social commerce customers in Ho Chi Minh City, Vietnam, representing various s-commerce platforms. The partial least squares approach was used to analyze the data. The results reveal that customer loyalty is positively influenced by trust and satisfaction. Additionally, service quality, reputation, perceived security, and customer feedback positively impact both trust and satisfaction. These findings contribute to the theoretical understanding of customer loyalty in social commerce and provide practical implications for social commerce managers. The study highlights the importance of fostering trust and satisfaction through various factors, such as service quality, reputation, perceived security, and customer feedback, to enhance customer loyalty.

*Keywords: social commerce, PLS-SEM, customer loyalty, Vietnam*

### 1. Introduction

The quick growth of social network sites (SNSs) has garnered significant attention from both customers and businesses (Xiang et al., 2016). These platforms have facilitated online connections between individuals, allowing them to engage with friends and followers (N. Hajli, 2015). Furthermore, the advent of Web 2.0 technology has created additional prospects for attracting a larger customer base within the realm of social media (Busalim & Hussin, 2016). Web 2.0, as the second generation of Web technology, empowers users the ability to communicate and create content online (L.-T. Nguyen, Dwivedi, et al., 2022). Consequently, the interaction between customers through social media has progressively given rise to a community of businesses, forming the foundation of social commerce (Gamboa & Gonçalves, 2014). Social commerce (s-commerce), as noted by Turban et al. (2010), has recently gained traction among organizations, revolutionizing conventional practices of electronic commerce (e-commerce) and marketing. The emergence of Web 2.0 software and social technology has played a transformative role in shaping s-commerce as an expansion of e-commerce (L.-T. Nguyen, Nguyen, et al., 2023; T. T. C. Phan et al., 2023)).

Over the past few decades, the emergence of social media has had a profound impact on both individuals' lifestyles and business operations (Ngai et al., 2015). Businesses have embraced various social media technologies, including online chats, rating systems, social groups, and video sharing, to effectively market their products, foster communities, communicate with customers, and cultivate customer loyalty (Molinillo et al., 2021). Additionally, customers who engage in s-commerce platforms heavily rely on information provided by other customers when making purchasing decisions (Zhang et al., 2016). The widespread adoption of communication technology and the popularity of social media platforms such as Facebook, Instagram, and Twitter have significantly enhanced the

efficacy of social connections, making customers a vital component of social commerce (Alhulail et al., 2019).

In this era, businesses place greater emphasis on retaining existing customers rather than acquiring new ones (Nasimi et al., 2018). Repeat purchase behavior is considered a crucial factor for brand success and profitability (Gamboa & Gonçalves, 2014). Customer loyalty is defined as the reciprocal relationship between a customer's behavior toward a brand or business and their repeated purchases from that brand or store (Dick & Basu, 1994). Consequently, companies must grasp the key variables that influence customer loyalty in s-commerce to formulate and implement effective strategies to foster it. One significant determinant of customer loyalty is customer satisfaction, as satisfied customers are more inclined to make more purchases and speak positively about the brand. Emotional reaction that comes from the evaluation of product or service performance with customer expectation is defined as customer satisfaction (Dang et al., 2023; Nguyen et al., 2023). Another important component is trust, which is especially important in high-uncertainty online contexts where it is essential for both social and business interactions (Pavlou, 2003). Previous study has pointed out the influence of customer trust on customer loyalty in multiple circumstances (Nguyen & Dang, 2023).

The investigation of the academic research on social commerce by Han et al. (2018) revealed a large gap in our knowledge of customer loyalty in this context. Only seven studies particularly concentrated on consumer loyalty out of the more than 400 scholarly articles published between 2006 and 2017 (Dang et al., 2023; Nguyen, 2023). This shows a lack of understanding of the components of customer loyalty in social commerce. There are several reasons for this knowledge gap, but one of them is lack of thorough theoretical explanations for this behavior. The goal of the current study is to fill the gap by looking at the major variables affecting customer loyalty in the s-commerce industry. In this study's research approach, trust and customer pleasure are combined as significant factors in determining loyalty to a brand. This research additionally takes into consideration numerous variables of s-commerce, such as service quality, reputation, perceived security, and customer feedback, as important factors affecting customers' trust and satisfaction. This study proposes to advance our knowledge of customer loyalty in s-commerce by examining these variables and their relationship with each other. It aids in the creation of theoretical frameworks that can precisely explain and forecast customer loyalty in this field of study.

After the introduction, there is a thorough theoretical basis, followed by the method of study findings, discussion of the findings, limitations, implications, and future research. The format ensures that the research is presented logically and clearly, leading to a complete understanding of the topic.

## **2. Theoretical basis**

### **2.1. Social commerce (s-commerce)**

In recent years, s-commerce has gained significant attention in research (X. Lin et al., 2017). However, there is variation in its definition within the literature. Some studies define s-commerce as platforms that encompass Web 2.0 tools and social platforms, such as Facebook, Twitter, and Instagram (Nguyen & Nguyen, 2021; Nguyen et al., 2023; Nguyen et al., 2022). It has been observed that customers who frequently engage with sellers can naturally act as sellers themselves, influencing potential consumers (Busalim & Hussin, 2016). Another perspective suggests that customers may share their thoughts on purchased items or services, encouraged by companies to promote them to their friends or family through social media (Meilatinova, 2021). With the projected growth of this

industry, many businesses have begun incorporating s-commerce into their strategies (Bi Intelligence, 2018). However, in this evolving business model, it is essential for business leaders to focus not only on tempting customers but also on retaining them, as customer loyalty is crucial for long-term profitability (Molinillo et al., 2021).

Numerous studies have examined the factors influencing customer loyalty in s-commerce platforms. These factors include trust and satisfaction in s-commerce (Gamboa & Gonçalves, 2014), customer loyalty in s-commerce (Molinillo et al., 2021; Zhang et al., 2016), service quality (Dang et al., 2022; Nguyen, et al., 2023), perceived security (Chellappa & Pavlou, 2002; Maqableh et al., 2021), and reputation (Meilatinova, 2021).

Based on these prior studies, this paper suggests a research methodology based on the Information System Success model to explore the variables impacting customer loyalty in s-commerce. The six variables in the proposed framework include service quality, perceived security, reputation, customer feedback, with the mediation of trust and satisfaction, impacting on customer loyalty (Dao et al., 2023). This study attempts to offer important understanding into the factors of customer loyalty in s-commerce by examining these variables and their interactions.

## **2.2. Customer loyalty (CEL)**

According to Marakanon & Panjakajornsak (2017) CEL in the environment of s-commerce refers to a strong commitment and motivation to purchase again or suggest a favorite product or service from a specific s-commerce platform, regardless of external pressure or marketing efforts aimed at changing behavior. Consumers that repeatedly use the same platform, share good word of mouth, expect to repurchase regularly, and are prepared to spend more are examples of loyal clients (Topcu & Uzundumlu, 2009).

Previous studies have outlined a number of important factors that influence CEL in s-commerce. Customer satisfaction and trust have both been identified as key influencers among these variables. A study by Akhter et al. (2011) examined the effects of numerous variables on CEL, including as customer satisfaction, customer connection, product image, and trustworthiness. Their findings indicated that these factors significantly influenced CEL. Similarly, Ahmad et al. (2015) highlighted the importance of customer satisfaction and customer trust as mediation variables of CEL in s-commerce.

Overall, CEL in s-commerce encompasses a positive attitude towards a specific platform, leading to a continued intention to purchase and use it in the future. It is influenced by factors such as customer satisfaction and trust, which play crucial roles in fostering loyalty among s-commerce customers.

## **3. Research method**

This research method is based on literature review and theoretical background from previous studies. Different characteristics affecting trust and customer satisfaction have been pointed out by many researchers in the context of social commerce (Beyari & Abareshi, 2016; M. N. Hajli, 2014; Maqableh et al., 2021; Meilatinova, 2021; Molinillo et al., 2021). This study expands on previous research, indicating that customer trust and customer satisfaction are both factors that directly affect customer loyalty (CEL). Moreover, it adopted the acceptance theory to measure the impact of service quality (SEQ), reputation (REP), perceived security (PES), and customer feedback (CEF) on both customer trust (CET) and customer satisfaction (CES) in s-commerce context. An overall assessment of the proposed research model in this study is shown in [Fig. 1](#). The following sections explain the proposed hypotheses.

In today's customer-centric business environment, service quality (SEQ) is considered the cornerstone of enterprises (Blut, 2016). Zhao et al. (2012) stated that customers' evaluation of their business will be influenced by SEQ factors, which will have a long-term impact on their perception of shopping habits. First, CET is a significant factor in maintaining customer service, and various research have investigated the probable circumstances for customer trust in customer service (Wu et al., 2018). According to the research of Boonlertvanich (2019), the study investigated customer behavior in banking services and the connection between trust and service quality. 400 validated samples were gathered using the sample collection protocols. According to the research, SEQ and CET have a substantial connection, with retail services accounting for 0.761 of the overall impacts. Second, customers can feel the power of website happiness when they receive satisfactory services because their experience matches their expectations (William H. Delone & Ephraim R. McLean, 2003), which is beneficial to the continued use of s-commerce. Several studies in s-commerce and information systems indicate that SEQ is a predictor of overall CES (J. Song et al., 2012; Wang et al., 2016). Therefore, based on these studies, this study proposes the following hypotheses:

***H1: Service quality has a positive effect on customers' trust.***

***H2: Service quality has a positive effect on customers' satisfaction.***

In the study of s-commerce, reputation (REP) is a significant factor resulting from the behavior of organizations or enterprises (Meilatinova, 2021). Doney & Cannon (1997) stated that reputation relates to CET in a company's truthfulness and loyalty to their customers. Customers have a high level of trust in a company's operations if it has a good reputation or image. Previous studies claimed that the REP of social enterprises plays an important role in positively affecting CET (Beyari & Abareshi, 2019; S. Kim & Park, 2013). Besides, REP also has a positive impact on consolidating CES of s-commerce sites. According to Chang (2013), a good corporate reputation means that customers will receive high-quality goods and services, and these expectations tend to boost CES along with the business. Numerous studies noted REP is a significant antecedent of CES in different industry sectors, such as hotel industry (Su et al., 2016), restaurant (Chang, 2013), and energy (Walsh et al., 2006). The following hypotheses are proposed for the relation of reputation to CET and CES:

***H3: Reputation of s-commerce sites has a positive effect on customer trust.***

***H4: Reputation of s-commerce sites has a positive effect on customer satisfaction.***

Perceived security is the risk of observable loss or damage to hardware, software, or data brought on by an exploited flaw in system design, implementation, or operations (Chellappa & Pavlou, 2002; Highland, 1997). Various enterprises have developed security measures to safeguard their hardware, software, company data, and consumer data. As a result, users are more willing to trust online platforms as they realize a greater concern for cybersecurity procedures on those platforms. Researchers discovered that perceived security (PES) influences customer intentions to continue using technology in web services (Liao & Shi, 2017). PES is proven to protect customers from dangers and uncertainties, and it is recommended to improve user trust when adopting technological platforms (Zhu, 2011). In this situation, trust might be referred to as a faith that the other party connecting with the user is trustworthy (Mayer et al., 1995). According to Flavián & Guinalú (2006), people are only satisfied with revealing their private data on social networks if they already know the trustworthiness of the technology provider. Thus, PES is improved, which positively affects trust. In another study, Chen et al. (2012) emphasized the importance of PES in enhancing CET and CES in the context of online services. As a result of the

preceding debate, the ideas that arise concern the potential for security to positively enhance trust and satisfaction, leading to two hypotheses:

**H5:** *Perceived security in s-commerce increases customer trust.*

**H6:** *Perceived security in s-commerce increases customer satisfaction.*

Customer feedback (CEF) is an obvious area to begin getting information regarding customer experiences. It occurs when the firm's customer service hears directly from an individual customer who is having trouble utilizing the product and wants the company to assist them (Goodman et al., 2012). With the popularity of social media, some technology companies have begun to create customer forums where buyers may communicate with each other when they run into problems, which is usually more successful than the company's skills. Similarly, Liu & Carless (2006) commented the more information the receiver collects from other customers' feedback, the more they can learn from others to comprehend other customers' tastes in the market environment. On s-commerce platforms, when customers face problems, they don't only talk with the seller or other users; they also talk about the sellers' behavior, the solutions, and the interaction (Goodman et al., 2012). Previous research has indicated that CEF is important in altering customer behavior (Shute, 2008), whether it influences CET and CES to enterprises, particularly in s-commerce platforms. There has been very little research on this issue recently, so the aim of this study is to clarify the following hypotheses:

**H7:** *Customer feedback has a positive effect on customer trust in s-commerce.*

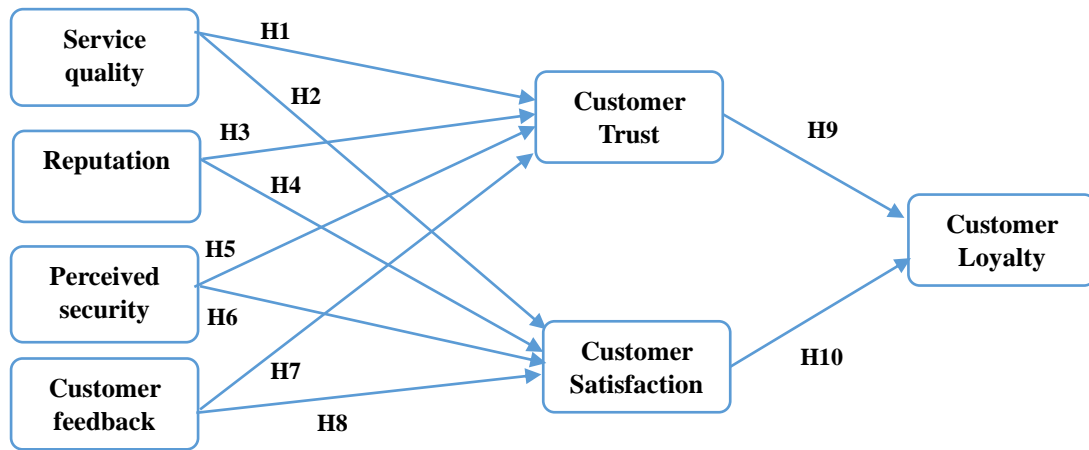
**H8:** *Customer feedback has a positive effect on customer satisfaction in s-commerce.*

Trust is a crucial issue in most commercial and social interactions, particularly in an online situation with a high level of uncertainty (Pavlou, 2003). N. Hajli (2015) also claimed that trust has a key influence on the success of s-commerce. Additionally, S. Kim & Park (2013) discovered that trust can affect the trust performance of Korean customers on s-commerce platforms. By using social media platforms, consumers would like to share and receive information about products or services from friends, family, or other online customers (Liang & Turban, 2011). Moreover, customers in an online environment frequently choose to seek information on social media rather than the retailer's website (M. N. Hajli, 2014). Ribbink et al. (2004) assumed that CET has a direct impact to CEL or understand in another way when a customer has faith in a company's services and products, that trust leads to loyalty. Moreover, previous research has focused on the relationship between trust and loyalty in different business sectors such as sales (Doney & Cannon, 1997), e-commerce (F. F. Reichheld et al., 2000), and retail shops (H. Song et al., 2019). They found that CET is an important factor in creating CEL. Therefore, the following hypothesis is proposed:

**H9:** *Customer trust has a positive effect on customer loyalty in s-commerce.*

According to Kondou (1999), CES is defined as a person's subjective evaluation of his or her situation that results in a positive emotional response. Gamboa & Gonçalves (2014a) mentioned that CES, is a crucial determinant of CEL. Customers who are pleased with a product or service are more likely to return and recommend it to others. According to Luarn & Lin, (2003), customers' online experiences with electronic services may influence their satisfaction with the service, which in turn drives CEL to the electronic services provider. In another research, Beerli et al. (2004) recorded the factors of CEL in the financial retail industry, analyzing the responses of 576 customers and proving the relation between CES and CEL. Thus, consistent with these findings, this study proposes the following hypothesis:

*H10: Customer satisfaction has a positive effect on customer loyalty in s-commerce.*



**Figure 1.** Proposed conceptual model.

#### 4. Research results

The sample size for this study was determined to be 218, considering a statistical power of 0.80, a margin error of 0.05%, an effect size of 0.15, and 6 predictors (DUC et al., 2024). The usable sample size exceeded the required sample size of 118 observations. Since there is no sampling frame available for social commerce platform users, non-probability sampling was utilized. The target population of the research consisted of young individuals residing in Ho Chi Minh City. An electronic questionnaire was administered using Google Forms, which was translated from English to Vietnamese and then back to English to ensure translation equivalence. The questionnaire included demographic questions and research questions based on the variables in the research model, such as service quality (SEQ) adapted from Cronin et al. (2000), C. Kim et al., (2012) and T.-P. Liang et al. (2011), reputation (REP) from S. Kim & Park (2013), perceived security (PES) from Maqableh et al. (2021), customer feedback (CEF), customer trust (CET), customer satisfaction (CES), and customer loyalty (CEL) from S. Kim & Park (2013), T.-P. Liang et al. (2011), Noyan & Şimşek (2014), respectively. Participants provided responses on a seven-point Likert rating scale ranging from "strongly disagree" (1) to "strongly agree" (7). The sample for this study was limited to individuals under the age of 35 with experience on s-commerce platforms. Given the focus on s-commerce, an online survey was deemed more appropriate for data collection than a physical survey. The data were gathered over a one-month period in June 2023. To collect data, convenience sampling was adopted, in which the online survey questionnaire link was shared at random with various customers on social media platforms such as Facebook and Instagram via personal and public invites.

##### 4.1. Data analysis

###### 4.1.1. Respondents' profile

The demographic characteristics of the study's respondents are presented in [Table 1](#). The study's respondents were mostly female, accounting for 67.3% of the total, with men accounting for the remaining 32.7%. The study was mostly aimed towards young people, with 91.2% of respondents between 20 to 35 years old and 8.8% under the age of 20. In terms of educational background, the majority of respondents (94%) held a bachelor's degree, while the remaining 6% had higher degrees. Regarding experience with s-commerce platforms, 39.6% of respondents reported using such platforms for a duration

of 6 months to one year. A larger proportion of respondents, 47.9%, had more than one year of experience using s-commerce platforms. Only 12.4% of respondents had less than 6 months of experience in this regard.

**Table 1.** Demographic profile

Demographic characteristics	Frequency	%
Gender		
Female	146	67.3
Male	71	32.7
Age		
Under 20 years old	19	8.8
20 - 35 years old	198	91.2
Academic qualification		
Bachelor's	204	94.0
Master's	13	6.0
Experience in using s-commerce platforms		
Less than 6 months	27	12.4
From 6 months to 1 year	86	39.6
From 1 year to 2 years	59	27.2
More than 2 years	45	20.7

#### 4.1.2. Assessing the outer measurement model

**Table 2** of measuring reliability, composite reliability (CR) and rho\_a (pA) resulted that all values surpass the required minimum of 0.70. Meaning the the constructs met internal consistency requirements (Ooi et al., 2011; Tan et al., 2017). Similarly, The average variance extracted (AVE) values were all more than 0.50 (Hew et al., 2020). With the exception of CES2, REP1, REP2, CEF1, CEF2, and SEQ5, which are removed because of to the weak outer loadings, all factor loading values are more than 0.70. As shown in **Table 2**, he AVE and CR values above the minimal criterion, indicating satisfactory convergent validity (Tan et al., 2018). Hetero-Trait-Mono-Trait (HTMT) analysis was used to measure discriminant validity (DV). CET/PES has the highest value of 0.891 in **Table 3**, indicating that DV has been established, and the values should not be greater than 0.90 for the evaluation of DV to be accepted (Wong et al., 2020).

**Table 2.** Loadings, composite reliability, rho\_a and average variance extracted.

Construct	Items	Loadings	pA	CR	AVE
CEL	CEL1	0.862	0.887	0.91	0.67
	CEL2	0.837			
	CEL3	0.833			
	CEL4	0.76			
	CEL5	0.796			
CES	CES1	0.804	0.903	0.931	0.772



	CES3	0.917			
	CES4	0.913			
	CES5	0.876			
CET	CET1	0.721	0.814	0.87	0.572
	CET2	0.746			
	CET3	0.826			
	CET4	0.743			
	CET5	0.741			
PES	PES1	0.765	0.867	0.902	0.648
	PES2	0.761			
	PES3	0.846			
	PES4	0.814			
	PES5	0.834			
REP	REP3	0.881	0.848	0.903	0.756
	REP4	0.868			
	REP5	0.86			
CEF	CEF3	0.856	0.844	0.905	0.761
	CEF4	0.896			
	CEF5	0.865			
SEQ	SEQ1	0.754	0.807	0.87	0.627
	SEQ2	0.818			
	SEQ3	0.81			
	SEQ4	0.783			

**Table 3.** Hetero-Trait-Mono-Trait assessment.

	CEL	CES	CET	PES	REP	CEF
CEL						
CES	0.879					
CET	0.872	0.874				
PES	0.858	0.819	0.891			
REP	0.489	0.583	0.554	0.63		
CEF	0.634	0.686	0.834	0.768	0.628	
SEQ	0.386	0.359	0.426	0.421	0.468	0.422

#### 4.1.3. Inspecting the inner structural model

A bootstrapping approach with 5000 resamples was performed to determine the corresponding t-values and check the significance of the path coefficients. Apart from the

relationship between SEQ and CET (H1: = 0.053,  $p > 0.05$ ), SEQ and CES (H2: = 0.014,  $p > 0.05$ ), and CEF and CES (H8: = 0.172,  $p > 0.05$ ), all stated hypotheses are supported, as shown in [Table 4](#). The bias-adjusted confidence intervals for 2.5 and 97.5% were used to verify the unsupported hypotheses. Table 4 further reveals that the lower and upper bounds of H1 (2.5% = -0.03 and 97.5% = 0.15), H2 (2.5% = -0.085 and 97.5% = 0.124), and H8 (2.5% = -0.09 and 97.5% = 0.352) overlap at zero, indicating that the relationship is unsupported.

**Table 4.** Outcome of the structural model examination.

Hypotheses	PLS paths	Original sample	T statistics	P values	2.50%	97.50%	Remarks
H1	SEQ -> CET	0.053	1.14	0.254	-0.03	0.15	Not accepted
H2	SEQ -> CES	0.014	0.256	0.798	-0.085	0.124	Not accepted
H3	REP -> CET	0.031	0.548	0.584	0.035	0.088	Accepted
H4	REP -> CES	0.121	1.756	0.079	0.005	0.266	Accepted
H5	PES -> CET	0.52	6.466	0.000	0.359	0.673	Accepted
H6	PES -> CES	0.538	6.041	0.000	0.367	0.71	Accepted
H7	CEF -> CET	0.354	4.534	0.000	0.197	0.503	Accepted
H8	CEF -> CES	0.172	1.857	0.063	-0.009	0.352	Not accepted
H9	CET -> CEL	0.337	4.85	0.000	0.2	0.473	Accepted
H10	CES -> CEL	0.544	8.003	0.000	0.396	0.669	Accepted

#### 4.2. Discussion

This study aimed to examine the various factors that influence customer loyalty on s-commerce platforms. Specifically, the study focused on the impact of CET and CES on CEL. Additionally, the study investigated the role of four key factors in s-commerce, namely SEQ, REP, PES, and CEF, as determinants of trust and satisfaction.

The results of the structural model evaluation confirmed all of the proposed hypotheses. Nevertheless, it is worth mentioning that the impact of SEQ on both CET and CES was found to be insignificant, which conflicts with findings from previous studies conducted in different online situations. This demonstrates that customers on s-commerce platforms prioritize factors other than SEQ when deciding to continue engaging with a company.

The research showed that REP of a s-commerce site significantly affects CET, which is consistent with prior research. A positive relationship between REP and CES was also observed, supporting the conclusions of other studies. Customers perceive a certain level of risk when making online purchases due to the anonymous nature of online business. Hence, in s-commerce, customers tend to rely on the reputation of a platform to mitigate transaction-related risks such as fraud or non-delivery.

The study also found that PES positively influences both CET and CES on social platforms. This aligns with previous research, indicating that PES plays a crucial role in strengthening trust and satisfaction (Phan et al., 2023). When customers feel confident about the information, content, and services provided on social platforms, they are more likely to be satisfied and trust the platform. Moreover, customers' perception of greater control over their personal information on the site leads to increased trust and satisfaction.

Regarding CEF, the analysis revealed that it has an insignificant impact on CES but a high influence on CET. This suggests that the feedback services provided by s-commerce platforms significantly impact CET in making purchases on the platforms. By allowing customers to express their opinions, suggestions, and complaints, s-commerce platforms build trust and confidence, leading to customer loyalty.

The findings revealed that CES and CET both pass the investigation of mediating role in CEL on s-commerce sites, which match with previous research (Tien et al., 2023). According to the analysis, customers in Ho Chi Minh City tend to trust s-commerce based on variables such as REP, PES, and CEF, but not SEQ. Additionally, satisfaction has positive effect from variables such as SEQ, REP, and PES, but not the content derived from customer feedback. In summary, this study provides insights into the factors that influence CEL on s-commerce platforms in the context of Ho Chi Minh City.

## 5. Conclusions and implications

This study's findings have significant implications for businesses providing s-commerce services in Ho Chi Minh City. Managers can use these findings to understand the key components of s-commerce and focus on improving customer satisfaction, trust, and loyalty, which ultimately leads to enhanced services and increased profitability. The study highlights the significant impact of SEQ, REP, PES, and CEF on CES, CET, and CEL in the s-commerce context.

However, there are still exist limitations to this study that need to be mentioned. First, the sample consisted mainly of female students under the age of 35, which may limit how effectively the results extend to the greater group of s-commerce customers in Ho Chi Minh City. Second, although the small sample size is appropriate for the research targets and procedures used, it may limit the generalizability of the results. Third, while the method of study was successful in assessing e-commerce platforms, it may need to be adapted or modified when applied to different circumstances. Lastly, because this study was limited to Ho Chi Minh City in Vietnam, the findings may be limited in their applicability to other locations or nations.

Increase the sample size and provide a more equitable balance of both genders and varied age groups to overcome these constraints and improve the validity and generalizability of future research. Furthermore, comparable studies in various cultural contexts would give significant insights into the influence of these characteristics on customer loyalty. By solving these limitations and expanding the scope of research, future studies can contribute to a broader understanding of the relationship between these factors in different settings.

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