# Factors Affecting Customer Loyalty in Online Retail Shopping Environment in Pakistan

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**Abstract:** Online retail shopping is a rapidly growing sector within e-commerce. With an increase in convenient technological platforms, online retail shopping has become the preferred method of shopping for millions of customers around the world. At the same time, a number of factors are important in influencing an individual's decision to shop for retail goods online. Factors such as website design, content, product range, ease of delivery, pricing, online security, and user privacy, etc. have all been seen to have positive impact on customer's decision to shop for retail goods online. However, research on the rise of online retail shopping and factors that influence online retail customers has been absent from Pakistan's e-commerce industry. Furthermore, the underdeveloped state of online security and user privacy in Pakistan and their effect on the development of online retail environment is also understudied. This study aimed to fill this gap by conducted a primary quantitative research with customers of online retail shops in Pakistan. After surveying a sample of 275 online retail customers, this research has analyzed data using multilinear regression test, independent T-test, and ANOVA to find that in Pakistan online security and user privacy have a positive impact on customer loyalty towards online retail stores. It also finds that customer satisfaction from online retail shopping has a positive effect on customer loyalty towards online retailers in Pakistan. Lastly, the research finds that demographic characteristics of the customer such as gender, age, and marital status have a strong statistical relation to their loyalty with online retailers.

**Keywords:** Customer Loyalty, Customer Satisfaction, Online Shopping, Online Security, User Privacy.

## I.    INTRODUCTION

The introduction of the paper should explain the nature of the problem, previous work, purpose, and the contribution of the paper. The contents of each section may be provided to understand easily about the paper.There is ample of literature studying customer satisfaction and loyalty in traditional businesses, there is relatively less literature on factors that determine customer satisfaction and loyalty in online businesses in Pakistan, namely: online security and user privacy. While, online retail businesses do realize the importance of building a loyal customer base, there is often difficulty in highlighting factors that can help in retaining customers. This research aims to fill this gap in literature concerning customer loyalty in online retail businesses in Pakistan that has not been extensively explored in the current marketing literature. In order to do so, this research will seek to answer research questions concerning whether online security and user privacy has any effect on customer loyalty, if customer satisfaction has a positive effect on customer loyalty, and whether demographic factors such as gender, age, and marital status have any statistical impact on customer loyalty. These specific factors are of critical importance for first time online customers. Therefore, the conceptual framework for this research is as follows:
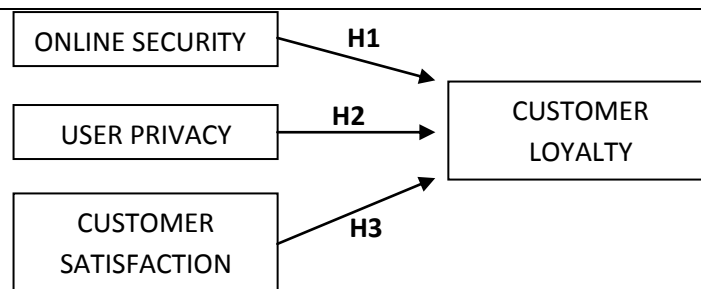
**Figure 1:** Conceptual Model

In line with the conceptual framework, this research will test the following hypotheses:
**H1:** Online Security has a positive effect on Customer Loyalty.
**H2:** User Privacy has a positive effect on Customer Loyalty.
**H3:** Customer Satisfaction has a positive effect on Customer Loyalty.
**H4:** There is a statistical difference on Customer Loyalty in terms of Gender.
**H5:** There is a statistical difference on Customer Loyalty in terms of Age.
**H6:** There is a statistical difference on Customer Loyalty in terms of Marital Status.

Online retail in Pakistan is an emerging industry that has not developed fully yet. Using survey data on online retail shopping from consumers in Pakistan will therefore contribute towards further development of this industry in Pakistan. This research is important because not only will it provide an insight into Pakistan's market, it will also help the advancement of literature on marketing practices in the 21st century and possibly shed light on newer variables that are worth studying in the future.

## II.     LITERATURE REVIEW

Since 1995, the advent of the world wide web has transformed the shopping experience not only for people who shop online but even those who shop using conventional methods. In the past two decades, online retail shopping has gained rapid popularity amongst shoppers of all ages. Online retail shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser especially in smaller quantities. Using this platform, customers can either search for the products on the company websites from online retailers or search among alternative vendors using a shopping search engine which displays the same product's availability and pricing at different e-retailers. However, there are still numerous customers, mostly in the developing world, who are hesitant towards shopping online due to perceived risks such as online security, user privacy, data protection, transaction frauds, etc. Furthermore, consumers that do shop online are increasingly faced with difficulty in deciding amongst the variety of products and services offered to them online in this day and age. To further add to these complexities, in a fast paced online retail landscape, that is constantly growing and evolving, retaining customers often becomes a problem area for online businesses.

In the context of online retail shopping, the concepts of privacy and security are interconnected because many customers who shop online want to protect their privacy using secure mechanisms, policies, and practices. Privacy is just not about protecting user's information but also on how reliable a website's security is. Flavian and Guinaliu (2006) argue that customers, policy makers, and business owners all consider that privacy and security are interconnected, and have a crucial impact on a customer's online shopping experience. Scholars such as Bauer et al. (2006), Wolfinbarger and Gilly (2003), and Yen and Lu (2008) also agree that privacy and security are important elements of e-service quality that can have a positive impact on customer's satisfaction and loyalty experienced after shopping online.

Westin (1967), in one of the first studies on privacy, defines it as "an individual, group, or institutions claim to determine when, how, and to what extent can their personal information be shared with others. This is for both, online and offline, environments. Galanxhi-Janaqi and Nah (2004) define privacy as a customer's ability to control how his/her personal information is collected, stored, used, and distributed/shared by an online business. Online security in online retail shopping involves a customer's concern for secure payment, privacy of financial information from illegal access (Horrigan, 2010). Therefore, Chung (2003) argues that privacy violation occurs when individuals do not have a control over the collection and sharing of their personal information. Roca et al. (2009) argue that if a customer feels that their security is not guaranteed while shopping from an online retailer, it affects their intention to purchase from that retailer. Salo and Karjaluoto(2007) also

argue that ensuring customer's online security can contribute to the creation of a reliable shopping environment for the customers. Therefore, privacy is a central factor in defining a customer's shopping experience.

At the same time, Kaapu and Tiainen(2009) argue for the positive aspects of privacy and its benefit to the customer. For instance, if an online retail shop collects private information and customer preferences, they can better tailor their services and products for that customer. Customized services cannot be offered without having an idea of customer's personal information. However, many customers choose not to have customized services at the cost of sharing their personal information (Awad & Krishnan, 2006). This is because customers are more concerned about risks such as data mining, profiling, and online monitoring is their data is to be shared with online businesses (Kruck, Gottovi, Moghadami, Broom, & Forcht, 2002).

Customer's aversion to privacy risks can affect their intention to purchase goods/services online and both, behavioral and psychological, loyalty (Cheung & Lee, 2006). Stewart and Segars(2002) argue that online privacy concerns arise due to the following factors: (i) unauthorized collection of customer's information, (ii) data storage issues due to the security of storage databases, (iii) unauthorized distribution or sharing of customer's data with third parties, and (iv) improper access to customer's personal information. Furthermore, Cassidy and Chae (2006) identify the following methods in which customer's privacy can be endangered:

i. Movements tracking, i.e. when a customer's visit to a website may be tracked without their knowledge
ii. Using customer's personal contact information for sending marketing material
iii. Customer's financial information theft
iv. Sale of customer's information to third parties without their explicit consent
v. Transfer of viruses, spam software, spyware, and hacking software to customer's personal computers through clickbait (Paine, et al., 2007)

Moreover, due to the increasingly complexity of technological advances many customers don't feel safe while shopping online because of risks associated with online security and user privacy (Hashemi, 2013). Customers are quick to distrust online retailers if they think the website does not have adequate security protocols. In fact, Udo (2001) finds that privacy and security are the first concern of customers when buying online. Therefore, Flavian and Guinaliu (2006) argue that online retail websites need to establish a set of legal policies and requirements while handling consumers' personal information. An example is by introducing terms and conditions page with a check mechanism that informs customers about the privacy policies and practices of the website and lets them give permission for collecting, storing, and sharing their data. Furthermore, according to Hashemi(2013), customers think they are secure when they believe that an online website will not see, store, or use his/her personal and financial information during transaction or otherwise. If third parties obtain customer's information during or after their purchase process, then customer's security expectations from the website are not fulfilled. Therefore, an online retailer has to ensure that customers' information is confidential and have proper authentication and anonymity systems in place. And using proper authentication systems also ensures that customers' information is safe from hackers or fraudulent third parties.

Be that as it may, like any traditional business, many online businesses are realizing that ensuring customer satisfaction and improving customers' trust in their e-commerce offerings is not an easy task - but it is essential to growing a business. Therefore, from the online business's perspective, one of the core targets is to satisfy customers and build customer's trust. To meet this objective online business often try to develop an environment where customers feel secure (Thaichon, Lobo, & Mitsis, 2014). Businesses that are successful in achieving customer satisfaction and trust are able to generate long-term profits through customer retention. Therefore, in online businesses, factors such as ensuring user's privacy, online security, transaction security, etc. can have a significant impact on the customer's buying experience.

Existing literature on the subject establishes customer satisfaction as a primary factor affecting customer loyalty. Customer satisfaction can be viewed as a state of mind or a sentiment that is associated with pleasure and/or disappointment that can affect customer's evaluation of the products offered by a business. Hence, customer satisfaction refers to customer's attitude indicative of their perception based on their consumption experiences (Anderson & Salisbury, 2003). Several studies have found that adequate management of customer satisfaction provides an avenue for increasing business performance.

On the other hand, customer loyalty refers to a behavioural measure of a customer's intentions to repurchase a product/service in the future (Reinartz & Kumar, 2003). Pires, Stanton, and Rita (2006) define customer loyalty as the degree of satisfaction that the customer attains for a period of time after purchasing a product/service from a business. Customer loyalty is a topic that has been extensively studied by marketing researchers. They contend that in order to retain customer loyalty, the business has to first establish dependable mechanisms for delivering products and services of a high quality, in a timely manner at a reasonable price to

achieve customer satisfaction (Lin, 2013). Therefore, to ensure customer loyalty businesses need to develop a market strategy and plan their service delivery mechanisms to create an environment where customer satisfaction can be attained (Bart, Shankar, Sultan, & Urban, 2005).

In doing so, customer satisfaction can lead to loyalty which translates into increased sales of a product/services contributing to a business's financial and market performance. A study by Shankar, Smith, and Rangaswamy(2003) also finds that satisfaction with e-commerce websites is a key factor in maintaining customer loyalty. This is one of the main reasons why businesses invest large sums towards developing their customer satisfaction standards that can include monitoring systems, designing interactive websites, protecting customer data, and predicting customer attitudes and perceptions (Morgan & Rego, 2006).

## III.    METHODOLOGY

This study was a deductive research which sought to test existing concepts related to the association between customer satisfaction and loyalty in online businesses. The research design used for this thesis was 'descriptive causal research design'. This research was a cross-sectional study of customer satisfaction towards online stores in the retail sector based on a one-time interaction with customers of online shopping in Pakistan using quantitative surveys. Research instruments employed in this thesis include a combination of primary and secondary data collection methods through desk and field research using a mix-mode design. Secondary research was conducted through a review of existing literature on the subject of customer satisfaction in online/web-based businesses. The literature review was undertaken using sources including books, peer reviewed scholarly articles, and websites. The field research was conducted using primary data collection methods of quantitative surveys with customers who have purchased items from online retail stores in Pakistan at least twice (target population). To select a sample population, the researcher used non-randomized convenience sampling in this research with no preference for a certain demographic in order to limit the chance of a bias or homogeneity. The number of sample population was investigated using the following formula from Tabachanick and Fidell(2007) as follows: $n = 50 + 8m$ [where, $n$ = sample size and $m$ = the number of independent variables]. This research had three independent variables. Therefore, using this formula this research required a sample size of 74 respondents. However, since it was not possible to terminate the online survey after the link had been sent, the researcher collected survey responses from a sample of 275 online shoppers in Pakistan.

The online survey was conducted between 4th July 2019 and 20th July 2019 using Google Docs, which is an online survey website. The survey included a combination of multiple choice and matrix based questions using likert scale ranging from: Strongly Disagree (1), Disagree (2), Neither Agree or Disagree (3), Agree (4), to Strongly Agree (5). The first three questions were concerning the respondents' gender, age, and marital status. The next two question were filter questions that questioned the respondent about if they have purchased anything online and the frequency of their online shopping. The remaining matrix questions asked the respondent to determine the website's performance using a likert scale based on their agreement with the following performance indicators:

| Variables | Survey Questions | Source |
|---|---|---|
| **Online Security** | I feel secure giving out credit card information at this website | Guo, Ling, & Liu (2012) |
| | The website has adequate security and encryption features | |
| | I have security on this website | Tsai &Yeh(2010) |
| | I feel safe in my transaction with this website | Guo, Ling, & Liu (2012) |
| | This website has complete payment options such as post office remittance, online payment, and cash on delivery, etc. | |
| | I accept the payment options provided by the website | |
| | This websites security policy makes me feel this business is trustworthy | Liu, Marchewka, Lu, & Yu (2004) |
| **User Privacy** | This website will protect my private information | Tsai &Yeh(2010) |
| | Authorization mechanisms of this website make me feel comfortable | |
| | This website informs me about what information the company would collect about me | Liu, Marchewka, Lu, & Yu (2004) |
| | This website makes an effort to keep my personal information and credit card information out of the hands of unauthorized individuals | |
| | I believe that this website will not release personal information | |

| | about me without my express permission | |
|---|---|---|
| | This website gave me a clear choice before disclosing personal information about me to third parties | |
| **Customer Satisfaction** | My choice to purchase from this website was a wise one | Guo, Ling, & Liu (2012) |
| | If I had to do it over again, I would make my most recent online purchase at this website | |
| | I am satisfied with my most recent decision to purchase from this website | |
| | I have truly enjoyed purchasing from this website | |
| **Customer Loyalty** | I intend to keep buying the products from this website. | Dehghan&Shahin(2011) |
| | I would not switch to a competitor, even if I had a problem with the products of the website. | |
| | I recommend the website to anyone who seeks my advice. | |
| | I have a positive emotional relation to the website I have chosen and I feel attached to it. | |
| | I consider myself to be a loyal customer of the website. | |

## IV.     RESEARCH FINDINGS

This research aimed at studying factors influencing customer loyalty in online retail shopping environment in Pakistan. In response to the research hypotheses discussed above, this research analysed responses from a sample population of 275 customers who had shopped online at least twice. In terms of the descriptive analysis of variables, the mean score of online security was 4.3127, the mean score of user privacy was 4.3352, the mean score of customer satisfaction was 4.3436, and the mean score of customer loyalty was 4.2967. As a rule of thumb, a higher mean score ranging between 3.5 to 5.0 shows the significance of each variable in an online retail environment. As such, customer satisfaction was found to be the most significant aspect in an online retail environment.

Besides mean values, the standard deviation for online security was .79727, user privacy was .75179, customer satisfaction was .75522 and customer loyalty was .80279.  These values show that a majority of respondents selected similar options for questions. From the mean value and standard deviation, it can be deduced that the responses of the participant ranged between 'strongly agree' and 'agree', which were options 4 and 5.

Finally, the skewness and kurtosis tests revealed the measurement of symmetry of the distribution. In theory, normally distributed data has a skewness of 0 and a kurtosis value of less than 3. The skewness value for online security was -1.308, user privacy was -1.339, customer satisfaction was -1.372 and for customer loyalty it was -1.297. This shows that for each variable the skewness was between -1 and -0.5 which proved that the data was moderately skewed for each variable. Lastly, the Kurtosis value for online security was .601, .873 for user privacy, .887 for customer satisfaction and .558 for customer loyalty, which shows that the data was normally distributed.

In terms of reliability, the Cronbach Alpha test was conducted to determine if the data collected was consistent (between the range of 0.75 and 0.99). The results show that the Cronbach alpha value for online security was 0.967 tested for 7 sub-variables. The Cronbach alpha value for the variable of user privacy was .954 tested for 6 sub-variables. The Cronbach alpha value for the variable of customer satisfaction was .914 tested for 4 sub-variables. And the Cronbach alpha value for the variable of customer loyalty was 0.953 tested for 5 sub-variables. The findings from the reliability test showed that the data was reliable as consistent throughout each sub-variable.

For the hypotheses H1, H2, and H3 a multiple linear regression test was conducted to examine the relationship between dependent and independent variables and the impact of online security, user privacy, and customer satisfaction on customer loyalty – shown in table 3 below. The results found that online security, user privacy, and customer satisfaction had a significant impact (97%) on customer loyalty.

**Table 3:** Multiple Linear Regression Test

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|---|---|---|---|---|---|
| 1 | .987[a] | .975 | .975 | .12742 | 1.218 |

a.  Predictors: (Constant), Customer_Satisfaction, Online_Security, User_Privacy
b.  Dependent Variable: Customer_Loyalty

Amongst these three variables, user privacy had the most significant impact on customer loyalty followed by online security and customer satisfaction. Furthermore, the test showed that online security and user privacy were correlated to customer loyalty – meaning that a positive change in online security/user privacy would lead to a positive change in customer loyalty or a negative change in online security/user privacy would lead to a negative change in customer loyalty. Based on the linear regression coefficient table below, it is illustrated that the coefficient of β revealed the positive impact of online security (.501), user privacy (.692) and customer satisfaction (.205). The values of online security and user privacy were positive that justified the positive impact among the variables. However, the higher beta value represented the significant impact of independent variables on the dependent variables. Besides this, the sig value of online security was (.000), user privacy (.000) and customer satisfaction (.001). These values were below 0.05 which showed H1, H2, and H3 were accepted.

**Table 4:** Multiple Linear Regression Coefficients

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .137 | .047 | | 2.953 | .003 |
| | Online_Security | .505 | .055 | .501 | 9.246 | .000 |
| | User_Privacy | .739 | .092 | .692 | 8.053 | .000 |
| | Customer_Satisfaction | .218 | .068 | .205 | 3.217 | .001 |

a.   Dependent Variable: Customer_Loyalty

For H4 and H6, independent T-test was conducted to determine the statistical significance among the means of the two groups to customer loyalty. From a sample of 176 female customers and 99 male customers, the test found that the mean value for the male group was 4.3818 and for female the mean was 4.2489. The number of male respondents was 99; whereas female respondents were 176. The standard deviation for male group was .72342 and for female group it was .84238. Even though this difference is not very significant but it proves H4 to be true.

**Table 5:** Independent T-Test for Gender

| | gender | N | Mean | Std. Deviation | Std. Error Mean | Sig |
|---|---|---|---|---|---|---|
| Customer_Loyalty | Male | 99 | 4.3818 | .72342 | .07271 | 0.000 |
| | Female | 176 | 4.2489 | .84238 | .06350 | 0.000 |

Similarly, from a sample of 112 unmarried and 163 married customers, the test found that the mean value for the unmarried group was 4.7304 and for married the mean was 3.9988. The number of unmarried respondents was 112; whereas married respondents were 163. The standard deviation for the unmarried group was .31504 and for married group it was .89594. This proves H6 to be true.

**Table 6:** Independent T-Test for Marital Status

| | marital | N | Mean | Std. Deviation | Std. Error Mean | Sig |
|---|---|---|---|---|---|---|
| Customer_Loyalty | Unmarried | 112 | 4.7304 | .31504 | .02977 | .000 |
| | Married | 163 | 3.9988 | .89594 | .07018 | .000 |

Lastly, to test H5 the researcher analysed variance using ANOVA test to measure the statistical difference of different age groups on customer loyalty as shown in table 7 below. From a sample of 104 customers between the age of 18 and 25, 129 customers between the age of 26 and 30, 41 customers between the age of 31 and 35, and 1 customer above the age of 36, the test found that the mean square for between-group was 14.739 and for within-group, the mean square was .488. The total number of respondents belong from the age of 18 to 25 were 104, 129 belong from the age of 26 to 30, 41 belong from age of 31 to 35 and 1 respondents marked on 36 and above. The mean value of 18 to 25 was 4.8096, 26 to 30 was 4.0016, 31 to 35 was 3.9268 and for 36 and above the mean value was 4.2967. Besides this, the standard deviation was .23046, .86440, .88403 and .07511 respectively. The customers between the age of 18 and 25 had the most statistical impact on customer loyalty followed by customers between the age of 36 and customers between the age of 26 and 30. Overall, customers between the age of 31 and 35 had the lowest statistical impact on customer loyalty. Thus, H6 was also proven to be true.

**Table 7:** ANOVA Test for Age Groups

|  | N | X Mean | Std. Deviation | Std. Error | F | p |
|---|---|---|---|---|---|---|
| 18 to 25 | 104 | 4.8096 | .23046 | .02260 | 30.175 | .000 |
| 26 to 30 | 129 | 4.0016 | .86440 | .07611 |  |  |
| 31 to 35 | 41 | 3.9268 | .88403 | .13806 |  |  |
| 36 and above | 1 | 4.2000 | .86459 | .07511 |  |  |
| Total | 275 | 4.2967 | .80279 | .04841 |  |  |

## V.  CONCLUSION

Online retail shopping is the fastest growing practice that is transforming the way retail businesses market and sell their products to customers. As compared to traditional retail shopping, online channels aim to make shopping a more convenient and secure activity for customers (Ghani & Sidek, 2009). However, while the quality of online retail businesses is improving rapidly, security and privacy risks associated with online retail shopping continue to be a cause of concern for many prospective online customers. Especially in Pakistan, where security and privacy in online retail field has lagged behind due to various technological shortcomings. Nevertheless, online retailers in Pakistan have to pay special attention to developing practices that ensure online security and user privacy help improve customer satisfaction and loyalty in the online retail shopping environment. This is because, as presented in the previous chapters, online security and user privacy are critical factors that determine a customer's intention to purchase online or to repurchase from an online retailer.

In terms of online security, factors such as secure payment methods, limitation of transaction fraud, and use of third party payment mechanisms can have significant impacts on customer acquisition and retention. The research findings show that online security with online retail shopping in Pakistan is not a significant concern because more than half of the customers said that they currently felt secure while using online retail shopping. Also according to the research findings, more than half of customers of online retail shops in Pakistan said they felt secure on the website because it offered secure payment options such as post office remittance, online payment, and cash on delivery. After payment options, the most number of customers thought that the online retailer was secure because it had adequate security and encryption features and because of those features the customers thought that the online retailer was trustworthy. More than half of the customers also said that they felt secure giving their credit card information to the online retailers and that they felt safe in their transactions with the online website. However, fewer customers were accepting of the payment options provided by the online retail website.

In terms of user privacy, awareness about information collected, awareness of online retailer's data sharing policies with third parties, and unauthorized use of personal customer data can impact customer's intention to purchase from a specific online retailer. As per our findings, an overwhelming number of customers thought their user privacy was protected because an online retailer gave them clear choice before disclosing their personal information to third parties. A majority of the customers also trusted the online retailer because they were comfortable with the websites authorization mechanism and believed that the online retailer made an effort to keep their personal information and credit card information out of the hands of unauthorized individuals. A large number of customers also though that their privacy was ensured because the online retailer informed them about the information the business would collect about them and that the online retailer would not release their personal information without their express permission. However, relatively fewer customers thought that the website will protect their private information.

As a result of the above, a majority of customers were satisfied with their recent online purchases and indicated that they would return to make an online purchase at the website again. A large number of customers were also satisfied with their online retail shopping experience because they enjoyed their purchasing experience and considered their decision to purchase from the online retailer to be a wise choice. More importantly, as an indication of loyalty, a majority of customers said that they would recommend the online retailer to others seeking advice. A large number of satisfied customers also said that they considered themselves as loyal customers of the online retailer and that they would not switch to a competitor's website even if they had problem with the products on the website. Lastly, a significant number of customers reported that they intended to keep buying from the online retail website, partly because they had a positive emotional relation to the specific website and felt attached to it.

The implications of these findings are twofold. One, for online retailers, this research provides evidence that investing in improving the online security and user privacy can generate customer satisfaction and loyalty amongst existing and new customers. In an industry that is increasingly focusing on technology, factors such as online security and user privacy tell the customers how much retailers care about earning their trust, protecting them, and providing them with the best shopping experience possible. Secondly, for customers of online retailers, shopping from a website that provides clear information on its security and privacy policy tells them that the online business is trustworthy and can be their go-to for reliable shopping experience. In many cases, online shoppers are willing to incur some extra costs in exchange for reduced risks while shopping online.

Lastly, in terms of suggestions for future research on this topic, a comparative exploration of customer loyalty management practices amongst various local and international online retailers in Pakistan can be of value. Future researcher can compare practices that have been successful and those that have not to provide a set of criteria for struggling online retailers in Pakistan. They can also map the overall trend of Pakistani online retail industry in comparison to other developing countries. Future researcher may also select a larger sample for primary research, to make their findings more generalizable. They can also include a qualitative or quantitative data collections from employees of the online retailer, in addition to customer responses which can help enrich the findings from the retailer's and customer's perspective. Lastly, future researcher can also expand the number of dependent variables and independent variables to study other factors such as website design, content, etc. to conduct a more intensive empirical research on the topic of customer loyalty in online retail environment. This may also help in conducting theoretical research, in addition to empirical research on this topic.

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