E-loyalty in Online Shopping: the role of e-satisfaction among the Bangladeshi Consumer

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ABSTRACT

Due to the widespread internet access and cellphones, domestic e-commerce in Bangladesh has started to grow tremendously. In Bangladesh, the internet penetration rate was 13.2% in 2016, and by 2022 it has increased to 31.5% of the total population. With the internet access, many e-retailers have started their online business using social media, and websites like daraz.com, bikroy.com etc. As a result, Bangladeshi customers' buying habits are changing as a result of the rapid expansion of online shopping platforms. Therefore, the purpose of this study to understand the influence of e-trust on e-loyalty in online shopping among the consumers in Bangladesh. A total of 166 responses were collected from Bangladeshi consumers who regularly purchase products online. A cross-sectional data was collected using non-probability convenience sampling to maximize participation. A structural equation modeling (SEM) was performed to understand the association between the variables in the model. Cronbach alpha and composite reliability was checked to understand the internal consistency The SEM results showed that online shoppers' loyalty is higher when the consumers trust the platform they use to shop. The findings also showed that Bangladeshi customers are more likely to be satisfied with their online purchases and remain loyal to an online platform when they have higher levels of trust in the digital platform. The research significantly enhances our knowledge of the relationships that are important to academics and online marketers.

Keywords: e-trust, e-loyalty, e-satisfaction, Bangladesh online shopping

Introduction

The use of the internet is becoming more and more crucial to the success of business enterprises since it is altering how business is conducted. To gain competitive advantage, online platform is becoming a prevalent technology for every business. Online shopping has become popular among many consumers, and some people prefer to make purchases online for convenience, while others do so because of the aggressive pricing provided by various e-commerce sites. In numerous articles, the idea of customer loyalty has been discussed. Loyal consumers not only help a firm grow its revenue and profits, but they also help it save the costs of acquiring potential clients. In particular, e-loyalty appears to be crucial for both economic and competitive reasons, especially when the competition is high. Previously some scholars documented that e-trust and e-satisfaction are crucial components in creating e-loyalty (Reichheld & Schefter, 2000; Yang & Jing, 2009). Generally, e-loyalty is impacted by them both directly and indirectly. E-loyalty in e-commerce is determined by how satisfied customers are with the services the website offers (Anderson & Srinivasan, 2003).

E-commerce worldwide documented that over 5.2 trillion dollars globally were spent on e-commerce in 2021 and it is anticipated that this amount would increase over the coming years by 56%, reaching 8.1 trillion dollars by 2026 (*E-commerce worldwide - Statistics & Facts*). According to predictions made in June 2022, the e-commerce market would expand most rapidly in Asia, Australia, and the America (*E-commerce worldwide - Statistics & Facts*). As a developing country in Asia, Bangladesh, has not fallen behind in terms of internet usage. In January 2023, Bangladesh had 66.94 million internet users with an internet penetration rate of 38.9% (*DIGITAL 2023: BANGLADESH*, 2023). By 2026, the size of the e-commerce market, which was around $ US$ 5,608.7 million in 2021, will reach US$10,492.8 million and 86.08 million users are anticipated by 2027. According to a poll in 2016, Daraz an online shopping platform is the top e-commerce platform in Bangladesh (*E-commerce worldwide – Statistics & Facts*).

With the growing online market and massive target consumer in Bangladesh, online marketers need to understand their behavioral pattern in order to remain competitive. Online retailers must ascertain the demands and preferences of Bangladeshi consumers and develop their online platforms, competitive pricing plans, and a wide variety of options for customers to pick from. Along with that, marketers need to focus on building trusts with online consumers so that they remain satisfied and loyal to the platform. For e-commerce businesses, it is imperative to offer the highest quality electronic services possible because these services have a direct impact on client happiness and trust, which can lead to repeat business.

Therefore, the study aims to identify how e-trust can enhance e-loyalty among the Bangladeshi consumers for online shopping. The study further considers whether e-satisfaction increase e-loyalty towards the online shopping of the Bangladeshi consumers or not. This paper starts by reviewing the pertinent literature that led to the research hypotheses. The research methodology and findings of the empirical study carried out in Bangladesh are then discussed. The consequences of the findings are discussed in the paper's conclusion, along with several recommendations for additional research.

Objective of the study

The study investigates the following:
  i.   The impact of e-trust on e-loyalty on Bangladeshi consumers in the context of online shopping.
  ii. Whether e-satisfaction increases the Bangladeshi consumer's e-loyalty in the context of online shopping or not.

Online Shopping

The topic online shopping has got a tremendous attention among the scholars in recent years (Farzana & Rahman, 2019; Javadi et al., 2012; To et al., 2007). With the technological advancement of internet, the consumers of recent days are inclined to shop online than brick-and-mortar stores. The phrase "online shopping" refers to a process through which customers can access merchants on the internet and directly explore, select, obtain, and/or purchase the goods or services they need (Javadi et al., 2012). The main reason why consumers choose to shop online is the ability to choose from a huge selection of products while relaxing at home with delivery services available at their doorstep (Farzana & Rahman, 2019; Lynch & Beck, 2001). Another reason is that consumers who shop online can get their necessities in less time

than those who shop in-person because internet platforms provide abundant information about the products (Farzana & Rahman, 2019; Javadi et al., 2012). In addition, online shopping made it incredibly simple for customers to compare prices and consider their options without feeling pushed by salesmen, which transformed the power dynamic in their favor (Geissler & Zinkhan, 1998). By dint of convenience, consumers show higher trust and loyalty towards the online shopping.

e-Trust

The adoption and growth of e-commerce depend significantly on the issue of trust. In both consumer and business-to-business purchasing contexts, substantial study has been done on the importance of trust in fostering and sustaining brand loyalty (Chaudhuri & Holbrook, 2001; Cowles, 1997; Doney & Cannon, 1997). In general, trust is seen as a collection of distinct ideas focusing mostly on the benevolence, skill, and integrity of another party (Chui et al., 2009). According to Singh and Sirdeshmukh (2000) "Trust is a key factor that affects outcomes at various stages of the process and acts as the glue that binds the relationship together". Hence, the definition of "e-trust" will be "the extent of customer confidence in online exchanges or in the online exchange mechanism" (Reichheld & Schefter, 2000). Generally, online platforms that guarantee security, reputation, web search, willingness to customize, high-quality appearance, and forum interactions typically create e-trust (McKinney et al., 2002). Kim et al. (2009) argued that online merchants need to understand that e-trust must first develop in order to foster customer loyalty and satisfaction. In another study, it was documented that trust enhances loyalty and has a favorable association with it (Kim et al., 2009). Razzaque and Boon (2003) identified a substantial association between trust and satisfaction in the context of channel relationships.

e-Loyalty

Some prior works have included comprehensive discussions of the concept of loyalty. Some scholars mentioned loyalty as "a brand-positive mindset that drives sustained product purchases over time (Assael, 1992; Keller, 1993). In addition, when brand-positive sentiments are displayed, loyalty is prevalent (Keller, 1993). According to Engel et al. (1982) brand loyalty was defined as the combined preference, attitude, and behavior a consumer exhibits over time for one or more brands within a certain product category. To understand the brand loyalty, it is necessary to consider both behavioral and attitudinal aspects of consumers. For this research paper, e-loyalty is considered to understand the customers' positive perception of an electronic business. The idea of "e-loyalty" applies the concept of conventional loyalty to online customer behavior (Cyr et al., 2007). In general, customer/brand loyalty in online is a development from the conventional concept of product-driven, marketer-controlled loyalty to one that is distribution-driven, consumer-controlled, and technology-facilitated (Schultz & Bailey, 2000). In fact, the intention to return to a website or conduct business with it in the future is referred to as e-loyalty. Largely, e-loyalty revolves around excellent customer service, prompt delivery, eye-catching product presentations, practical and affordable shipping and handling, and transparent and reliable privacy rules (Reichheld Frederick & Schefter, 2000).

e-Satisfaction

Satisfaction in the online environment has emerged as a significant research area and became a crucial component in order to compete with rivals and succeed in market (Anderson &

Srinivasan, 2003; Cox & Dale, 2001). Deng et al. (2010) claimed that in order to achieve long-term profitability and a competitive advantage in the market, client satisfaction on online platforms is essential. Moreover, consumer satisfaction is considered as a motivating factor, to boost customer loyalty for long-term sustainable growth (Yoon, 2002). Zhang and Von Dran (2000) documented that satisfaction is inclined by both user's behavior and their opinion regarding the service, which in turns increase customer's loyalty. It has been demonstrated that satisfaction is positively associated to loyalty (Oliver, 1999). Another study found that online shoppers are more likely than traditional or offline shoppers to be satisfied and remain loyal (Shankar et al., 2003).

Proposed Hypotheses

Following hypotheses are proposed from the above discussion:

H1. E-trust and e-loyalty will be positively associated in Bangladeshi customers' online shopping behavior.

H2. E-trust and e-satisfaction will be positively associated in Bangladeshi consumers' online shopping behavior.

H3. E-satisfaction and e-loyalty will be positive associated in Bangladeshi consumers' online shopping behavior.
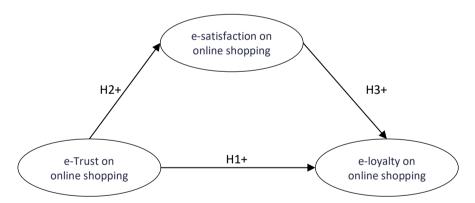
Proposed conceptual model:

Figure 1 Proposed Conceptual Model

Methodology

Research design

An online survey was conducted to collect quantitative data in order to test the suggested hypotheses by operationalizing the variables influencing Bangladeshi customers' e-loyalty considering the e-satisfaction and e-trust toward online shopping. The objective of this empirical study was to understand the association between the independent variables: e-trust and e-satisfaction, and the dependent variable: e-loyalty of the targeted population; here Bangladeshi online consumers. The survey questions utilized in this study was adapted from earlier literature. Demographic information like gender, age, education level, job status,

income, online shopping platform, shopping frequency per month, time spent on for online shopping, payment methods were considered. The data was examined to make assumptions, formulate conclusions, and make suggestions for further enhancements. It is advised to conduct more extensive research on the subject in order to pinpoint pertinent issues, gather comprehensive data, and draw insightful generalizations.

Data Collection and sampling

The survey data used in this study was gathered from consumers in Bangladesh who routinely shop online or who had at least had the experience once. To send the online survey to consumers, a Google Form was made. The primary platform through which the survey was distributed was Facebook. Cross-sectional data were gathered for this study via a survey that was conducted in English. Non-probability purposive sampling technique was adopted to collect the data. A total number of 166 (n=166) Bangladeshi consumers who shop online participated in the survey. In addition, participants were told they may opt out of the survey at any moment, and no personal information like names, phone numbers, or e-mail addresses were collected in order to maintain their anonymity. Moreover, no financial incentives were provided for participation.

Measurement scale

The scales utilized in this study were based on previous literatures. There were two sections in the questionnaire. In the first section, the variables such as e-satisfaction, e-loyalty and e-trust were considered. A 3-item scale was considered to measure e-satisfaction which was adopted by Oliver (1980) and Oliver and Swan (1989). For measuring e-trust and e-loyalty, a 3-item scale was considered which was adopted by Srivastava et al. (2010). The survey items were measured on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). In the second section, demographic information was included. Demographic questionnaire covered gender, age, educational level, job status, income, shopping frequency (per month), Online shopping platform, time spent on online shopping platform and payment methods of the consumers.

Results and Discussions

Demographic information

Among the respondents (n=166), 94 (56.6%) men and 72 (43.3%) women used the internet to purchase online. The respondents' mean age was 37.55, with a standard deviation (SD) of 12.203, and the range of ages ranged from 19 to 66. The majority of participants had a master's degree, with 94 (56.6%), followed by a bachelor's degree, with 51 (30.7%), a degree below that, with 20 (12.0%), and a doctoral degree, with 1 (0.6%). 86 (51.8%) of the respondents were employed, followed by 33 (19.9%) students, 25 (15.1%) self-employed individuals, 18 (10.8%) homemakers, and only 4 (2.4%) retirees. On a monthly basis, 79 people (47.6%) had incomes of Taka 50,000 or more, 41 people (24.7%) had incomes of Taka 10,000 to 20,000, 21 people (12.7%) had incomes of Taka 21,000 to 30,000, 14 people (8.4%) had incomes of Taka 31,000 to 40,000, and only 11 people (6.6%) had incomes in the Taka 41,000 to 50,000 range. From the shopping frequency per month, only 15 (9.0%) respondents shop more than six times per month out of the 72 (43.4%) respondents who reported shopping once or twice per week. Just 57 (34.3%) of the respondents purchase from several online purchasing

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platforms, with 109 preferring the social media platform. Only 13 (7.8%) of the individuals spent less than five minutes, with 68 (41.0%) spending between five and fifteen minutes. Only 3 respondents (1.8%) preferred using a debit card for payment, while 119 respondents (71.1%) chose cash on delivery.

Aspects	Statistics
Gender	Male: 94 (56.60%); Female: 72 (43.40%)
Age (in year)	Mean: 37.55; Standard Deviation: 12.203
Education Level	Below Bachelors: 20 (12.0%) Bachelor Degree: 51 (30.70%) Master's Degree: 94 (56.60%) Doctorate Degree: 1 (0.60%)
Job status	Student: 33 (19.90%) Home maker: 18 (10.80%) Retiree: 4 (2.40%) Self-employed: 25 (15.10%) Employed: 86 (51.80%)
Income	10,000 – 20,000: 41 (24.70%) 21,000 – 30,000: 21 (12.70%) 31,000 – 40,000: 14 (8.40%) 41,000 – 50,000: 11 (6.60%) 50,000 and above: 79 (47.60%)
Shopping Frequency per month	1 – 2 times: 72 (43.40%) 3 – 4 times 59 (35.50%) 5 – 6 times 20 (12.0%) Above 6 times: 15 (9.0%)
Online Shopping platform	Social media platform: 109 (65.70%) Online shopping platform: 57 (34.30%)
Time spent for online shopping	<5 minutes: 13 (7.80%) 5 – 15 minutes: 68 (41.0%) 16 – 30 minutes 41 (24.70%) 31 – 45 minutes 27 (16.30%) > 45 minutes: 17 (10.20%)
Payment Methods	Cash on delivery: 119 (71.70%) Credit card: 28 (16.90%) Mobile banking 16 (9.60%) Debit card: 3 (1.80%)

Table 1 Demographic Characteristics, Work characteristics, and Education Aspects

Construct Reliability and Validity

Cronbach's alpha and composite reliability were evaluated to determine the dependability of the variables. Cronbach's alpha was used to assess the internal consistency, and a factor loading scale of 0.7 was deemed acceptable. It was revealed from the data that the variables' Cronbach's alpha factor loadings were higher than 0.70. The composite reliability of each variable was also examined, and the results revealed that the majority of values were greater than 0.70, indicating that the constructs in the model had excellent reliability. In order to verify the convergent and divergent validity, the Average Variance Extracted (AVE) was also tested, and it was observed that all AVE is higher than 0.500. This supported the validity of convergence. The Fornell-Larcker Criterion was also used to assess discriminant validity, and the cross-loading of the variables was verified. Each variable's AVE range was shown in Table 3 to be between 0.791

and 0.847. The information showed that discriminant validity is well established. The results are represented in Table 3 and Table 4.

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
e-Loyalty	0.700	0.706	0.833	0.626
e-satisfaction	0.805	0.824	0.884	0.717
e-trust	0.774	0.787	0.869	0.689

Table 2 Construct reliability and validity

	e-Loyalty	e-satisfaction	e-trust
e-Loyalty	**0.791**		
e-satisfaction	0.639	**0.847**	
e-trust	0.737	0.655	**0.830**

Table 3 Discriminant validity

Path-coefficient and bootstrapping

The structural equation modeling was carried out to see the association between the proposed hypotheses. From the analysis, it was noticed that e-trust had the strongest effect on e-satisfaction ($\beta=0.655$, p value < 0.000) and they are statistically significant. Hypothesis 2 is supported. E-trust had a positive effect towards e-loyalty ($\beta=0.558$, p value < 0.000) and they are statistically significant. Hypothesis 1 is supported. E-satisfaction had a positive impact on e-loyalty ($\beta=0.273$, p value < 0.000) and they are also statistically significant. Hypothesis 3 is supported.

After checking the adjusted R-square, the model showed that e-trust and e-satisfaction explained 58.6% (Adjusted R_2 = 0.586) towards the e-loyalty. E-trust explained 42.9% (Adjusted R_2 = 0.429) towards e-satisfaction. Multicollinearity for the model was checked and noticed that all the values are within range. Figure 2 and Table-4 exhibits the detailed of path coefficient and bootstrapping of the model.
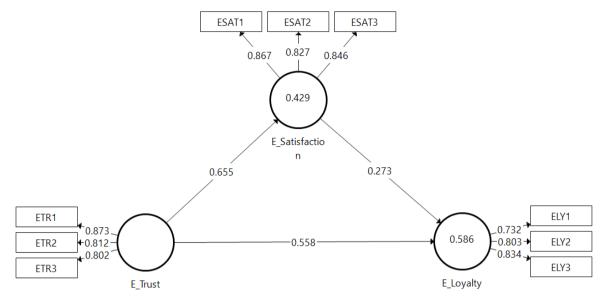
Figure 2 The structural equation model in SmartPLS

	Original Sample (O)	T Statistics (|O/STDEV|)	P Values	Adjusted R2	Result
E_Satisfaction -> E_Loyalty	0.273	3.638	0.000	0.586	H3 Supported
E_Trust -> E_Loyalty	0.558	7.713	0.000		H1 supported
E_Trust -> E_Satisfaction	0.655	14.233	0.000	0.429	H2 supported

Table 4 Path coefficient and bootstrapping

Discussion

An empirical study was carried out to identify Bangladeshi online shoppers' e-loyalty. In order to understand whether Bangladeshi consumers' experience and confidence have any part in their loyalty to the online shopping platform or not, e-satisfaction and e-trust were added into this model. The data confirms that in Bangladesh, e-trust and e-satisfaction lead customers to develop e-loyalty with the online platform. E-trust and e-loyalty are statistically significant in this study (H1 supported), which is consistent with earlier result (Oscarius Yudhi Ari Wijaya et al., 2021; Rudyanto et al., 2020). According to the study's findings, online shoppers in Bangladesh have confidence in the online stores they use, and as a result, they are satisfied with them. Bangladeshi online businesses must recognize the value of managing customer expectations and be able to provide working, reliable, and trustworthy systems that deliver enjoyable online buying experiences.

In addition, in this study, e-trust and e-satisfaction in statistically significant (H2 supported), which is also consistent with previous studies (Ghane et al., 2011). The increase in customer satisfaction may be caused by online shoppers' increased trust in the online marketplace and

the high quality and superior service of the things they order. For consumers to remain happy and committed, online marketers must uphold their standards.

Further, this study found a positive and statistical association (H3 supported) between e-satisfaction and e-loyalty which is also consistent with previous studies (Oscarius Yudhi Ari Wijaya et al., 2021; Rudyanto et al., 2020). In general, customer satisfaction encourages loyalty to the service because pleased customers are more likely to make additional purchases from the same website and develop a relationship with it. One rationale could be that Bangladeshi consumers trust online retailers because they are satisfied with the product quality, price, delivery time, and payment options offered by the shopping platform they use. As a result, they remain loyal to the online retailer. According to the analysis, customers who purchase online will become loyal to the website that offers a highly functional storefront that is devoid of glitches and other limitations that can upset potential customers. This article contributes generally to the literature on the subject of Bangladeshi consumers behavior. The knowledge and facts disclosed in this study are useful to practitioners in addition to contributing to Bangladeshi research, especially when making strategic decisions.

Limitations

It is crucial to identify some of this paper's shortcomings and provide some potential research directions, as is the case with most studies. First, easy-to-access social media platforms were used to choose non-probability samples. Second, information was gathered from customers in Dhaka, the country's metropolis. As a result, there are some issues with the findings' generalizability. Future studies should take into account consumers from different cities in addition to some other factors, such as price, product quality, and buying habits, to assess customer trust and loyalty in Bangladesh.

Conclusions

Online shopping has grown in popularity among consumers as a result of the widespread use of the internet. Due to intense competition, conventional retailers must launch their own online platforms to connect with customers. This study can therefore assist online marketers in identifying the relative value of various elements and how to assign priority. Online businesses could leverage the research's findings to enhance their service offerings by implementing stronger information and knowledge management systems. Consumers will keep making purchases from online merchants who have built a solid reputation and gained their pleasure. To thrive in the market, online businesses in Bangladesh must devote the necessary time and resources to comprehending their customers and the reasons behind their purchases. A business that excels at customer relationship management will be able to meet the needs of its customers with good service. It is crucial for online retailers to comprehend why customers are ready to repeatedly buy from particular online stores since loyal customers who make repeat purchases from the same platform are five times more profitable than new customers. Retailers may overcome challenges with online shopping by understanding how loyalty develops, which results in increased client retention. This can assist them in raising consumer experience and reducing client churn.

Recommendations

Despite the fact that the data satisfied the study's objectives, future research should use a paper-based questionnaire for a greater response rate. The primary township of Dhaka provided the

majority of the data for this study, but to comprehend the overall situation of online shopping in Bangladesh, the outreach can be extended to other towns and cities, ensuring more representation. Future research may also take into account antecedents including website expertise, website design, social impact, product variety, subjective norms, perceived risk, to better understand customer shopping habits. To comprehend Bangladeshi internet shoppers' behavior, some moderating factors, such as gender, service quality, and convenience of use, can be taken into account. If the study compares shopping habits in different Asian nations, it can determine whether culture has any bearing on consumer behavior or not.

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