

The Effect of Customer Satisfaction Constructs on Generation Y e-Loyalty in Malaysia

Federica Bertozzi, Selvarajah Krishnan*

Business & Law, International University of Malaya-Wales, Kuala Lumpur, Malaysia

Abstract In the past decade the Internet has spread throughout Malaysia and the revenue generated by online commerce activities increases at a constant pace. However, it appears difficult for e-vendors to establish profitable long-term relationships with their customers because the online setting presents numerous and different risks. Gen Yers were born in the technology boom era and their use of online means to conduct purchasing transaction is frequent. Although it is of primary importance for e-stores to know more on satisfaction factors able to trigger Gen Y e-loyalty, research on this field is still very limited. This conceptual paper will contribute to the academic body of knowledge on the subject while providing practical guidelines for a customer oriented managerial decision-making.

Keywords Service Quality, Privacy, Trust, Online Loyalty, Gen Y, Malaysia

1. Introduction

The Internet has widened product selection, has made customers more informed about prices and substitute products and has corroded the traditional loyalty circle. Harris and Goode (2004) note that “generating loyal customers online is both more difficult and important than in offline retailing” (p. 139). In fact, e-shoppers can freely visit different e-stores and purchase items without being intrinsically forced to remain loyal to one specific online vendor for all their purchases. Consequently, firms have to focus their attention on customer satisfaction in order to realize a sustainable and long-term profit for online businesses (Yen, 2010).

Despite the fact that online shopping had been present since the early 1990s, in Malaysia had its real start in 2004 (Khatibi, Haque and Karim, 2006). Even if doing shopping online is more convenient in terms of time, transaction approach, and in many case it is also cheaper than brick-and-mortar stores (Chua, Khatibi and Hish, 2006), the number of online retailers in the early 2000s’ was still very low. However, through the research conducted by the /Communication and Multimedia Commission (Rezaei, Amin and Wan Ismail, 2014), it is possible to observe how rapidly between 2007 and the first quarter of 2008 the broadband subscriber population increased from 7,843,000 to 10,780,000 users with a plus 36.53% in the total community. The fast hike in the Internet usage and the

impressive increment of the number of broadband signatories have been contributing in the rise of the overall country sales. However, despite the remarkable economic growth and the commendable progresses of the information technology infrastructure (Selvarajah and Philip, 2017), academic research on Malaysia online shopping and online loyalty does not follow the trend as it is highlighted by a paucity of research on the topic (Suki, 2013). In Malaysia online shopping appears to have gained an increasing importance among the Internet users and Dhanapal, Vashu and Subramaniam (2015) found that Gen Yers in Malaysia are more prone to shop online. Generation Y can be described as a generational cohort and can then be further identified with the individuals born between 1980 and 1999 (Gurau, 2012; Selvarajah and Alagrisamy, 2017).

The World Wide Web has a prominent impact on Gen Yers (Nusair, Bilgihan, Okumus and Cobanoglu, 2013) because Gen Yers were born in the age of technological expansion (Selvarajah, Wahab, 2017). Moreover, Gen Yers were born in a period of economic growth and were surrounded by information technology, reality television and social media (Parment, 2011). Gen Yers are optimistic and dynamic, always looking for new incentives (Gursoy, Maier and Chi, 2008) Additionally, Gen Yers are more impulsive and tend to make fast decisions. Therefore, Gen Yers, loyalty intentions both in the physical and online context are more difficult to be established.

2. Literature Review

2.1. Service Quality

Service quality in the online context can be defined as the

* Corresponding author:

kselvarajah@iumw.edu.my (Selvarajah Krishnan)

Published online at <http://journal.sapub.org/mm>

Copyright © 2017 Scientific & Academic Publishing. All Rights Reserved

core features that allow customers to perceive the standards of a service provided by the e-tailer (Parasuraman, Zeithaml and Malhotra 2005). Therefore, to evaluate the multiple dimensions of service quality a wide array of scales have been elaborated (Collier and Bienstock, 2006). Some of these include the SERVQUAL scale developed in its first stage by Parasuraman, Zeithaml and Berry (1988), the SiteQual 9-item scale proposed by Yoo and Donthu (2001), the WEBQUAL scale advanced by Loiacono, Watson and Goodhue (2002), the e-TailQ scale developed by Wolfinbarger and Gilly (2003) and the E-S-Qual scale implemented by Parasuraman et al. (2005) as an updated version of the first SERVQUAL scale. Even if there are many different scales that can be used for the measurement of the website service quality all of them present some common points. For the current study scale elaborated by Ladhari and Leclerc (2013) will be taken into consideration. The constructs considered in this scale are information quality, ease of use, website design, and responsiveness. Information quality is valued in terms of reliability, pertinence and plenitude (Mukherjee and Nath, 2007) as well as in terms of certainty, competency and validity. It indicates the advantage a customer obtains through the interaction with the website (DeLone and McLean, 2003). Therefore, this dimension investigates the amount and the quality of information provided by the e-vendor on its website (Bressolles, 2006). One of the most important characteristics of a website is the ease of use (Tarafdar and Zhang, 2005). As a matter of fact, a website ease of use measures the user capacity to utilize the online page with the minimum endeavor (Collier and Bienstock, 2006). Hence, ease of use is a construct that evaluates the level of difficulty faced by the users in operating a website and in executing their transaction (Sousa, 2012). Website design or aesthetics indicates the appeal of the webpage ambiance and it is connected to its former features such as layout, color, graphic and icons (Bressolles, Durrieu and Deans, 2015). These factors contribute to the better outlook of the webpage and to its environment (Cristobal, Flavian and Guinaliu, 2007). Website design as a construct of system quality was proposed in previous studies underlying positive relationships with customer satisfaction and repurchasing behaviors (Yang, Cai, Zhou and Zhou, 2004). Finally, responsiveness reflect the prompt reaction of the e-vendor in dealing with problems faced by the users (Parasuraman et al., 2005). In fact, it is of primary importance for the online customers to obtain well-timed support when problems arise (Semejin, Van Riel, Van Birgelen and Streukens, 2005).

2.2. Privacy

Mukherjee and Nath (2007) define privacy as the way of “addressing the issue of protection on individually identifiable information on the Internet” (p.1180). In light of the controversy rising from the way an online retailer can make use of the customers’ private information, the e-vendor has to commit in the endorsement and enforcement of a

privacy policy. The consent of the customer in case of information processing within the organization and in case of data disclosure is another relevant aspect that an e-store has to consider (Bart, Shankar, Sultan and Urban, 2005) along with the protection of customers’ information from unauthorized access. From this perspective, security protection becomes of fundamental importance for a website that aims to protect and safeguard its customers (Selvarajah, Sentosa, Nurain, Amalia, Syamim and Hafizah, 2017). Protecting sensitive data from external unforeseen and unlawful threats and preventing the illegal disclosure of these data is one of the greatest issues in online commerce (Shalhoub, 2006). If from one hand this concern emerges as a worry for online retailers, on the other hand customers are uncomfortable to divulge their personal information as well as their payment card data because they feel exposed to possible hoaxes (Shareef, Kumar and Kumar 2008). Customers’ assurance and perception of risk can be managed by the online stores through the implementation of a series of security systems to use in the different activities on the website.

2.3. Trust

Summarizing previous researches Corritore, Kracherand, and Wiedenbeck (2003) described online trust as “an attitude of confident expectation in an online situation of risk that one’s vulnerabilities will not be exploited” (p.740). When customers feel secure and have trust in the service provider’s intention to cater forthright information, they will continue to shop from the same website enhancing their loyalty to the online store (Cho and Fiorito, 2009). As a matter of fact, one of the customers’ main concerns while purchasing online is the disclosure of sensitive personal information, such as full name, address, credit card number and password, as well as the actual quality of the good purchased (Shukla, 2014). Trust in the online retailer can lower customers’ skepticism and heighten the chances of repurchasing behaviors. Therefore, customer’s trust is a key issue that affects their purchasing behavior and their behavioral loyalty (Papadopoulos, Andreou, Kanellis, and Martakos, 2001). Online retailers suffer from the great degree of uncertainty in which economic transactions take place and from the major risks customers decide to undertake while carrying out their purchases (Bilgihan, 2016). In an e-commerce setting, the concept of non-deception assumes a key importance for the customer. As a matter of fact, it translates in the individual’s belief that the e-vendor will not implement deceitful actions to sway its customers to make purchase on its website (Limbu, Wolf and Lunsford, 2011).

2.4. Gen Y e-Loyalty

Consumer loyalty is usually defined as the individual’s commitment towards a specific organization (Oliver, 1997). Authentic customer e-loyalty is reflected by a high number of shopping experiences which mirror the consumers’ feelings about heightened switching cost and about their

repurchase intentions (Shankar, Smith, Rangaswamy; 2003). Client loyalty is usually reflected in:

- Brand loyalty, as affiliation to a brand name,
- Vendor loyalty, as reiterate shopping of a specific product,
- Retailer loyalty, as continuous relationship with a particular store,
- Service loyalty, as repeated purchasing of a service (Lim and Razzaque, 1997).

Online loyalty is a fundamental factor for the long-term e-stores' success. In fact, thirty-five to forty percent of the overall income for an online store is originated by loyal consumers who reiterate their purchases from a particular website (Rosen, 2001). In the online context, there are numerous factors leading to loyalty (Wong, Lo and Ramayah, 2014). In relation to the re-patronage intention and loyal behavior literatures, customer satisfaction elements are usually indicators of online loyalty (Koo, 2005). For this reason, online stores continuously work to achieve a better performance quality able to generate higher customer value whereby clients can be satisfied and more prone to show a loyalty behavior (Chen and Hu, 2010). Accordingly to Ranaweera and Phrabu (2003) and (Selvarajah and How, 2016) an important predictor of loyalty is the word-of-mouth (WOM). eWOM is defined as the set of information and opinion that customers share about their e-commerce experiences and it is considered to be the most effective mean through which an online retailer can achieve credibility. By sharing their good experiences in relation to a product or a service, satisfied customers are likely to attract new potential consumers (Ha and Stoel 2009). However, previous research suggests that unhappy customers are three times more likely to express their complaint rather than satisfied customers to share their positive experience (Silverman, 2001). It is then of primary importance for e-stores to take care of their customers in order to achieve a better future performance.

2.5. Technology Acceptance Model

The Technology Acceptance Model or TAM is a prominent model introduced by Davis (1989). TAM is an extension of an already existing theory known as Theory of Reasoned Action, TRA, elaborated by Fishbein and Ajzen (1975) and widely utilized in studies related to intentions and effective communication (Selvarajah and Kirubamoorthy, 2017; Selvarajah and Thambusamy, 2016). Furthermore, TRA shares several aspect with the Theory of Planned Behavior, TPB, whereby consumer attitude is considered as intention to purchase (Selvarajah, Hisyam, Ramlan, Diyana, Salibah and Atiqah, 2017). However TAM differs from the antecedent theory because integrate the belief-attitude-intention-behavioral relationship with the information technology acceptance. Hence, even if TRA proved to be a very effective theory for the establishment of intentions and behaviors (Selvarajah, Sajilan and Wagner 2014; Selvarajah and Wha, 2017), TAM is a largely used

model for research related to the IT field (Selvarajah and Hussin, 2017). Previous studies used TAM in relation to computer usage, technology compliance, online commerce, e-payment, online purchase inclination, and online shopping. TAM focuses mainly on two aspects: perceived usefulness and perceived ease of use. Perceived usefulness is the extent to which a shopper believes that adopting the World Wide Web is a favorable investment. Perceived usefulness on one hand is the belief that IT can enhance buyer's operations (Davis, 1989), on the other hand is the online consumer's confidence that technology will improve his or her e-shopping experience. Perceived ease of use is the end user perception that information technology leads to effort-free procedures (Al-Momani and Noor, 2009). For example a website is considered easy to operate when it is clear, easy to find on the web and fast to load (Lederer, Maupin, Sena and Zhuang, 2000). A webpage that is accessible and easy to operate since the first visit is considered user friendly. Hence, ease of use impacts customer's consumption resolution (Klopping and McKinney, 2004).

2.5.1. TAM and Gen Y e-Loyalty

Previous studies focusing on the online context, partially modified the former TAM theory by adding alternative constructs such as experience, trust, and output (Venkatesh and Davis, 2000) or by dropping one element such as the attitude element to focus just on Usefulness or Ease of Use (Venkatesh, Morris and Davis, 2003). Considering that this research is focusing on already experienced online shopper, usefulness will not be relevant for the study because customers are already used to the information technology (Ribbink, van Riel, Liljander and Streukens 2004). However, ease of use will be considered as an important element to explore. As a matter of fact, websites are continuously developing and modifying their features which may have a positive or a negative impact on the customer loyalty to a particular vendor. However, this is a process that may lead to difficulties in the website functioning or in the surfing flow (Dika, 2015). In accordance to Tan, Qin, Kim and Hsu (2012), privacy is another relevant factor that influences behavioral intentions in the online setting. For this reason, privacy has to be integrated in the Technology Acceptance Model. In their study on Tunisian usage of e-banking, Charfeddine and Nasri (2013) modified the Technology Acceptance Model to insert a Privacy variable by following the example of Salisbury, Pearson, Pearson and Miller (2001). Within the TAM framework, the relationship between trust and behavioral intentions towards the use of an online platform was initially explored by Gefen, Karahanna and Straub (2003) and again proposed by Koch, Toker and Brulez (2011). Starting from the same premises, Tang and Wu (2015) for their research on the impact of big data on the online customers purchasing intention added trust as a variable in the classic TAM framework. Therefore, in this research the behavioral intention of the online customer as the core of the TAM framework is preserved and studied in

relation to the Gen-Yers e-loyalty behavioral intentions. The factors analyzed in relation to Gen-Yers online loyalty will be ease of use (Ribbink et al., 2004) which is clustered in a broader variable defined as system quality, privacy (Charfeddine and Nasri, 2013) and trust (Kaasinen, 2015).

Hence, it is hypothesized:

H1. There is a positive relationship between service quality and e-loyalty

H2. There is a positive relationship between privacy and e-loyalty

H3. There is a positive relationship between trust and e-loyalty

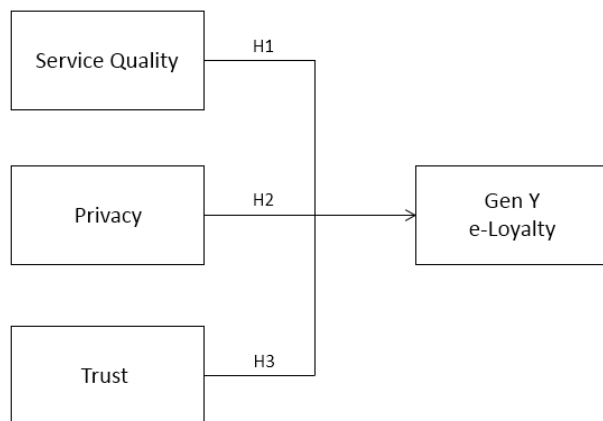


Figure 1. Conceptual Framework

3. Findings

The literature on e-commerce has been focusing on online satisfaction as a medium for online loyalty creation, but different results were achieved by the researchers who tried to explore this new field of study.

For what concerns website service quality, Wu and Wang (2006) sustain that service quality is based on the predictability of the website and on the information delivered to the user. In their study on purchase of wine from wineries websites Kumar and Balaji (2015) found that information is a predictor of e-satisfaction and e-loyalty. In relation to ease of use, Devaraj, Fan and Kohli (2002) found evidence proving that this construct is relevant in the e-commerce setting, while Thong, Hong and Tam (2006) sustain it is fundamental in establishing loyalty. When referring to website design, it is important to consider the clarity of the webpage in accordance to the research of up to date information. In their study, Bauer, Falk and Hammerschmidt (2006) found that website features are a pivotal element for every online store. Additionally, Yang et al. (2004) individuate responsiveness as the most relevant factor in the establishment of online service quality.

In relation to privacy, Li (2014) sustains that consumers' privacy concern while purchasing online is a factor influenced by previous negative experiences. However, even if online vendors increased their efforts to implement

security systems on their webpages and the initial hostility and hesitation of the online shoppers has improved, the mean by which customers' assurance impacts the online loyalty behavior is still not properly understood (Eastlick and Lotz, 2011). At the same time, Udo (2001) underlines the importance of privacy protection as the crucial issue in the online B2C transactions, while Flavian and Guinaliu (2006) affirm that once assurance is proven to the online customers they will demonstrate a positive attitude leading to online loyalty. Accordingly to Wang, Wang, Lin and Tang (2003), lack of assurance, in conjunction with privacy uncertainty, has been found to be the major cause of customers' mistrust in online retailers.

In a pioneer study on e-commerce Reichheld, Markey and Hopton (2000) found that trust is more relevant to customers rather than price and it will determine their future purchases with the same e-store. According to Gefen et al. (2003), individuals will try to avert the online stores that they perceive untrustworthy or that they consider unethical and unable to satisfy their criteria. In their research Chou, Chen and Lin (2015), investigated the role of online trust in relation to online loyalty. Their results supported the formulated hypothesis suggesting that e-trust directly influences e-loyalty. Hence, when customers are satisfied with and have trust in an e-store their loyalty can be formed. Moreover, online efficacy and e-loyalty exist when customers present higher levels of trust towards the e-tailer (Azam, Fu, Abbas and Abdullah, 2013). On this purpose, Liu, Marchewka, Lu and Yu (2005) affirm that when trust is established customers are keener to keep purchasing from the same online store. Azam (2015) found that trust towards e-tailers is a strong predictor of online loyalty, suggesting that if customers have trust in the vendor website they are more willing to be loyal to that particular e-tailer. In fact, customers that have already had an experience in purchasing from a specific web store might feel more at ease while shopping through the same source (Connolly and Frank, 2007). Finally, Valvi and West (2013) affirm that trust catalyzes the customers' feelings and influences their future e-loyalty intentions.

4. Conclusions

The Internet has gradually become a chance for retailers to expand their business to millions of customers. However, if on one hand this potentially infinite market possibilities are incredibly appealing to every organization, on the other hand these equal chances represent a boundary for the firms that follow this path. As a matter of fact, the high competition and the low switching cost offered to consumers result in low customer loyalty to a specific website and so to a specific firm.

This research main theoretical contribution is to shed light on the importance of e-commerce in a country with a fast-paced economic development and on a generational cohort that presents several different characteristic compared

to the previous ones such as Baby Boomers and Gen X.

From a managerial perspective, the findings of this study can be taken in consideration by organization that want to achieve business prosperity while focusing on customer fulfillment. Small and big organizations may take advantage of the study's findings to plan a more thorough plan for their online services concerning e-commerce and to adopt a more customer-centric approach during their business processes implementation (Selvarajah and Pertheban, 2017).

However, this research presents also some limitations. In first instance, this study is limited to the Malaysian online context which presents unique cultural and economic features. Moreover, this study failed to collect primary data and still presents itself as a theoretical approach to the research questions. Future research could start from the above mentioned limitations. The same study may be conducted in other Asian countries or in an already developed ones to highlight the importance of culture differences within the same research framework. Finally, future studies may focus on a specific product or industry to increase the research findings' managerial benefits.

REFERENCES

- [1] Al-Momani, K. & Noor, N.A. (2009). e-Service quality, ease of use and enjoyment as antecedents of e-CRM performance: an empirical investigation in Jordan mobile phone services. *The Asian Journal of Technology Management*, 2(2), 50-63.
- [2] Azam, A. (2015). Investigation of psychological dimensions of trust on e-loyalty. *Journal of Islamic Marketing*, 6(2), 224-49.
- [3] Azam, A., Fu, Q., Abbas, A.S. & Abdullah, I.M. (2013). Structural equation modeling (SEM) based trust analysis of Muslim consumers in the collective religion affiliation model in e-commerce. *Journal of Islamic Marketing*, 4(2), 134-149.
- [4] Bart, Y., Shankar, V., Sultan, F. & Urban, G.L. (2005). Are the drivers and role of online trust the same for all web sites and consumers? A large scale exploratory empirical study. *Journal of Marketing*, 69(4), 133-52.
- [5] Bauer, H.H., Falk, T. & Hammerschmidt, M. (2006). eTransQual: a transaction process-based approach for capturing service quality in online shopping. *Journal of Business Research*, 59(7), 866-875.
- [6] Bilghian, A. (2016). Gen Y customer loyalty in online shopping: An integrated model of trust, user experience and branding. *Computers in Human Behavior*, 61, 103-113.
- [7] Bressolles, G. (2006). Electronic service quality: NetQual: proposition of a measurement scale to commercial websites and moderating effects. *Recherche et Applications en Marketing*, (21)3, 19-45.
- [8] Bressolles, G., Durrieu, F. & Deans, K.R. (2015). An examination of the online service-profit chain. *International Journal of Retail and Distribution Management*, 43(8), 727-751.
- [9] Charfeddine, L. & Nasri, W. (2013). The Behavior Intention of Tunisian Banks' Customers on Using Internet Banking. *International Journal of Innovation in the Digital Economy*, 4(1), 16-30.
- [10] Chen, P.T. & Hu, H.H. (2010). The effect of relational benefits on perceived value in relation to customer loyalty: an empirical study in the Australian coffee outlets industry. *International Journal of Hospitality Management*, 29(3), 405-412.
- [11] Cho, H. & Fiorito, S.S. (2009). Acceptance of online customization for apparel shopping. *International Journal of Retail and Distribution Management*, 37(5), 389-407.
- [12] Chou, S., Chen, C.W. & Lin, J.Y. (2015). Female online shoppers. *Internet Research*, 25(4), 542-561.
- [13] Chua, A.P.H., Khatibi, A. & Hish, I. (2006). E-commerce: A study on online shopping in Malaysia. *Journal of Social Science*, 13(3), 231-242.
- [14] Collier, J. & Bienstock, C. (2006). Measuring service quality in e-retailing. *Journal of Service Research*, 8(3), 260-75.
- [15] Connolly, R. & Frank, B. (2007). Consumer trust in electronic commerce: social and technical antecedents. *World Academy of Science, Engineering and Technology*, 2(4), 239-248.
- [16] Corritore, C.L., Kracherand, K. & Wiedenbeck, S. (2003). On-line trust: concepts, evolving themes, a model. *International Journal of Human-Computer Studies*, 58(6), 737-758.
- [17] Cristobal, E., Flavián, C. & Guinaliu, M. (2007). Perceived e-service quality (PeSQ). *Managing Service Quality: An International Journal*, 17(3), 317-340.
- [18] Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-340.
- [19] DeLone, W.H. & McLean, E.R. (2003). The DeLone and McLean model of information systems success: a ten-year update. *Journal of Management Information Systems*, 19(4), 9-30.
- [20] Devaraj, S., Fan, M. & Kohli, R. (2002). Antecedents of B2C channel satisfaction and preference: validating e-commerce metrics. *Information Systems Research*, 13(3), 316-33.
- [21] Dhanapal, S., Vashu, D. & Subramaniam, T. (2015). Perceptions on the challenges of online purchasing: a study from baby boomers, generation X and generation Y point of views. *Contaduría y Administración*, 60(1), 107-132.
- [22] Dika, G.S.Z. (2015). A sustainable e-service quality model. *Journal of Service Theory and Practice*, 2(4), 414 - 442.
- [23] Eastlick, M.A. & Lotz, S. (2011). Cognitive and institutional predictors of initial trust toward an online retailer. *International Journal of Retail and Distribution Management*, 39(4), 234-255.
- [24] Fishbein, M., & Ajzen, I. (1975). Belief, attitude, intention and behavior: an introduction to theory and research. *Reading, MA: Addison-Wesley*.
- [25] Flavian, C. & Guinaliu, M. (2006). Consumer trust, perceived

- security and privacy policy: three basic elements of loyalty to a web site. *Industrial Management and Data Systems*, 106(5), 601-620.
- [26] Gefen, D., Karahanna, E. & Straub, D.W. (2003). Trust and TAM in online shopping: an integrated model. *MIS Quarterly*, 27(1), 51-90.
- [27] Gurau, C. (2012). A life-stage analysis of consumer loyalty profile: comparing Generation X and Millennial consumers. *Journal of Consumers Marketing*, 29(2), 103-113.
- [28] Gursoy, D., Maier, T.A. & Chi, C.G. (2008). Generational differences: An examination of work values and generational gaps in the hospitality work force. *International Journal of Hospitality Management*, 27, 448-458.
- [29] Ha, S. & Stoel, L. (2009). Consumer e-shopping acceptance antecedents in a technology acceptance model. *Journal of Business Research*, 62, 565-571.
- [30] Harris, L.C. & Goode, M. (2004). The four levels of loyalty and the pivotal role of trust: a study of online service dynamics. *Journal of Retailing*, 80(4), 139-58.
- [31] Kaasinen, E. (2005). User Acceptance of Mobile Services – Value, Ease of Use, Trust and Ease of Adoption. Thesis for the degree of Doctor of Technology, VTT Publications 566.
- [32] Khatibi, A., Haque, A. & Karim, K. (2006). e-Commerce: a Study on internet shopping in Malaysia. *Journal of Applied Sciences*, 6(3), 696-705.
- [33] Kloppe, I. M. & McKinney, E. (2004). Extending the technology acceptance model and the task-technology fit model to consumer e-commerce. *Information Technology, Learning and Performance Journal*, 22(1), 35-48.
- [34] Koch, S., Toker, A. & Brulez, P. (2011). Extending the Technology Acceptance Model with Perceived Community Characteristics. *Information Research*, 16(2), paper 478.
- [35] Koo, D.M. (2005). Inter-relationships among store images, store satisfaction, and store loyalty among Korea discount retail patrons. *Asia Pacific Journal of Marketing and Logistics*, 15(4), 42-71.
- [36] Kumar, S. & Balaji, R.M.S. (2015). Measurement and validation of online financial service quality (OFSQ). *Marketing Intelligence and Planning*, 33(7), 1004-1026.
- [37] Ladhari, R. & Leclerc, A. (2013). Building loyalty with online financial services customers: is there a gender difference? *Journal of Retailing and Consumer Services*, 20(6), 560-569.
- [38] Lederer, A.L., Maupin, D.J., Sena, M.P. & Zhuang, Y. (2000). The technology acceptance model and the World Wide Web. *Decision Support Systems*, 29, 269-282.
- [39] Li, Y. (2014). The impact of disposition to privacy, website reputation and website familiarity on information privacy concerns. *Decision Support Systems*, 57, 343-354.
- [40] Lim, K.S. & Razzaque, M.A. (1997). Brand loyalty and situational effects: an interactionist perspective. *Journal of International Consumer Marketing*, 9(4), 95-115.
- [41] Limbu, Y.B., Wolf, M. & Lunsford, D.L. (2011). Consumers' perceptions of online ethics and its effects on satisfaction and loyalty. *Journal of Research in Interactive Marketing*, 5(1), 71-89.
- [42] Liu, C., Marchewka, J.T., Lu, J. & Yu, C.S. (2005). Beyond concern: a privacy-trust-behavioral intention model of electronic commerce. *Information and Management*, 42(1), 127-142.
- [43] Loiacono, E., Watson, R. & Goodhue, D. (2002). WEBQUAL: a measure of web site quality, in Evans, K. and Scheer, L. (Eds). *Marketing Educators' Conference: Marketing Theory and Applications*, 13, 432-437.
- [44] Mukherjee, A. & Nath, P. (2007). Role of electronic trust in online retailing. A re-examination of the commitment-trust theory. *European Journal of Marketing*, 41(9/10), 1173-1202.
- [45] Nusair, K., Bilgihan, A., Okumus, F. & Cobanoglu, C. (2013). Generation Y travelers' commitment to online social network websites. *Tourism Management*, 35, 13-22.
- [46] Oliver, R. L. (1997). Satisfaction: A Behavioral Perspective on the Consumer. *McGraw-Hill*, New York, NY.
- [47] Papadopoulou, P., Andreou, A., Kanellis, P. & Martakos, D. (2001). Trust and relationship building in electronic commerce. *Internet Research*, 11(4), 322-332.
- [48] Parasuraman, A., Zeithaml, V.A. & Berry, L.L. (1988). SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.
- [49] Parasuraman, A., Zeithaml, V.A. & Malhotra, A. (2005). A multiple-item scale for assessing electronic service quality. *Journal of Service Research*, 7(3), 213-233.
- [50] Parment, A. (2011). Generation Y in Consumer and Labour Markets. *Routledge*, New York.
- [51] Ranaweera, C. & Phrabu, J. (2003). The influence of satisfaction, trust and switching barriers on customer retention in a continuous purchasing setting. *International Journal of Service Industry Management*, 14(4), 372-95.
- [52] Reichheld, F.F., Markey, R.G. & Hopton, C. (2000). E-customer loyalty-applying the traditional rules of business for online success. *European Business Journal*, 12(4), 173-180.
- [53] Rezaei, S., Amin, M. & Wan Ismail, W.K. (2014). Online re-patronage intention: an empirical study among Malaysian experienced online shoppers. *International Journal of Retail and Distribution Management*, 42(5), 390-421.
- [54] Ribbink, D., van Riel, A.C.R., Liljander, V. & Streukens, S. (2004). Comfort your online customer: quality, trust, and loyalty on the Internet. *Managing Service Quality*, 14(6), 446-56.
- [55] Rosen, S. (2001). Sticky web site is key to success. *Communication World*, 18(3), 36-7.
- [56] Salisbury, W.D., Pearson, R.A., Pearson, A.W., & Miller, D.W. (2001). Perceived security and World Wide Web purchase intention. *Industrial Management & Data Systems*, 101, 165-176.
- [57] Selvarajah, K. & Alagrisamy, R. (2017). The Effect of 4ps on Female Gen Y's Intention to Purchase Emergency Contraceptive Pill in Malaysia. *International Journal of*

- Advanced and Multidisciplinary Social Science*, 3(1), 15-21.
- [58] Selvarajah, K. & How, L. (2016). The Effect of Mobile Apps on Gen Z's Intention to Download Apps in Malaysia. *International Journal of Advanced and Multidisciplinary Social Science*, 2(3), 51-60.
- [59] Selvarajah, K. & Hussin, H. (2017). E-Learning Readiness on Bumiputera SME's Intention for Adoption of Online Entrepreneurship Training in Malaysia. *Management*, 7(1), 35-39.
- [60] Selvarajah, K. & Kirubamoorthy, G. (2017). Cultural Intelligence and Cross-Cultural Adjustments: Impact on Global Mobility Intentions. *American Journal of Economics*, 7(1), 25-28.
- [61] Selvarajah, K. & Pertheban, T. (2017). Enhancing Supply Chain Ambidexterity by Adapting Resiliency. *Journal of Linguistics Management*, 6(1), 1-10.
- [62] Selvarajah, K. & Philip, S. (2017). Innovation Investment: an empirical Study of Technology in Public Listed Companies in Malaysia. *American Journal of Economics*, 7(1), 15-24.
- [63] Selvarajah, K. & Thambusamy, T. (2016). The Effect of Communication on Foreign Student's Enrolment in Malaysian Higher Learning Institution. *International Journal of Advanced and Multidisciplinary Social Science*, 2(2), 47-50.
- [64] Selvarajah, K. & Wahab, M. (2017). The Effect of Soft Skills on Gen Y's Industrial Relations in Malaysian SMEs. *Human Resource Management Research*, 7(1), 43-53.
- [65] Selvarajah, K. & Wha, R. (2017). Public Acceptance on Saving Lives Using Taser for Royal Malaysian Police. *International Journal of Advanced and Multidisciplinary Social Science*, 3(1), 7-14.
- [66] Selvarajah, K. Sajilan, S. & Wagner, K. (2014). The Effects of Social Media on Gen Z's Intention to Select Private Universities in Malaysia. *Review of Integrative Business and Economics Research*, 3(2), 466-454.
- [67] Selvarajah, K., Hisyam, F., Ramlan, S., Diyana, N., Salinah, N. & Atiqa, Z. (2017). Purchase Intention towards Counterfeiting Luxuries Fashion Product among Undergraduate Students in UniKL. *American Journal of Economic*, 7(1), 29-40.
- [68] Selvarajah, K., Sentosa, I., Nurain, S., Amalia, N., Syamim, S. & Hafizah, W.N. (2017). E-commerce Issues on Customer's Awareness in Malaysia. *International Journal of Finance and Accounting*, 6(1), 6-12.
- [69] Semejin, J., Van Riel, A.C.R., Van Birgelen, M.J.H. & Streukens, S. (2005). E-services and offline fulfillment: how e-loyalty is created. *Managing Service Quality*, 15(2), 182-195.
- [70] Shalhoub, Z.K. (2006). Trust, privacy, and security in electronic business: The case of the GCC countries. *Information Management and Computer Security*, 14(3), 270-284.
- [71] Shankar, V.S., Smith, A.K. & Rangaswamy, A. (2003). Customer satisfaction and loyalty in online and offline environments. *International Journal of Research in Marketing*, 20(2), 153-175.
- [72] Shareef, M.A., Kumar, U. & Kumar, V. (2008). Role of different electronic-commerce quality factors on purchase decision: A developing country perspective. *Journal of Electronic Commerce Research*, 9(2), 92-114.
- [73] Shukla, P. (2014). The impact of organizational efforts on consumer concerns in an online context. *Information Management*, 51(1), 113-119.
- [74] Silverman, G. (2001). The secrets of word-of-mouth marketing: how to trigger exponential sales through Runaway word of mouth. *New York: American Management Association*.
- [75] Sousa, R. (2012). The moderating effect of channel use on the quality-loyalty relationship in multi-channel e-services. *International Journal of Quality & Reliability Management*, 29(9), 1019-1037.
- [76] Suki, N.M. (2013). Consumer shopping behavior on the internet: insights from Malaysia. *Electronic Commerce Research*, 13(4), 477-491.
- [77] Tan X., Qin, L., Kim, Y. & Hsu, J. (2012). Impact of privacy concern in social networking web sites. *Internet Research*, 22(2), 211-233.
- [78] Tang, M. & Wu, Z. (2015). Research on the Mechanisms of Bi Data on Consumer Behavior Using the Models of C2C e-Commerce and Countermeasures. *African Journal of Business Management*, 9(11), 18-34.
- [79] Tarafdar, M. & Zhang, J. (2005). Analyzing the influence of web site design parameters on web site usability. *Information Resources Management Journal*, 18(4), 62-80.
- [80] Thong, J.Y.L., Hong, S. & Tam, K., (2006). The effects of post-adoption beliefs on the expectation-confirmation model for information technology continuance. *International Journal of Human-Computer Studies*, 64(9), 799-810.
- [81] Udo, G. (2001). Privacy and security concerns as major barriers for e-commerce: a survey study. *Information Management and Computer Security*, 9(4), 165-74.
- [82] Valvi, C.A. & West, C.D. (2013). E-loyalty is not all about trust, price also matters: extending expectation-confirmation theory in bookselling websites. *Journal of Electronic Commerce Research*, 14(1), 99-123.
- [83] Venkatesh, V. & Davis, F.D. (2000). A theoretical extension of the technology acceptance model: four longitudinal field studies. *Management Science*, 46(2), 186-204.
- [84] Venkatesh, V., Morris, M.G., Davis, G.B. and Davis, F.D. (2003). User acceptance of information technology: toward a unified view. *MIS Quarterly*, 27(3), 425-78.
- [85] Wang, Y.S., Wang, Y.M., Lin, H.H. & Tang, T.I. (2003). Determinants of user acceptance of internet banking: an empirical research. *International Journal of Bank Marketing*, 14(5), 501-19.
- [86] Wolfenbarger, M.F. and Gilly, M.C. (2003). EtailQ: dimensionalizing, measuring and predicting detail quality. *Journal of Retailing*, 79(3), 183-98.
- [87] Wong, M.P.M., Lo, M.C. & Ramayah, T. (2014). The effects of technology acceptance factors on customer e-loyalty and e-satisfaction in Malaysia. *International Journal of Business and Society*, 15(3), 477-502.

- [88] Wu, J. & Wang, Y. (2006). Measuring KMS success: a re-specification of the DeLone and McLean's model. *Information and Management*, 43(6), 728-739.
- [89] Yang, Z., Cai, S., Zhou, Z. & Zhou, N. (2004). Development and validation of an instrument to measure user perceived service quality of information presenting web portals. *Information and Management*, 42(4), 575-589.
- [90] Yen, Y.S. (2010). Can perceived risks affect the relationship of switching costs and customer loyalty in e-commerce? *Internet Research*, 20(2) 210-224.
- [91] Yoo, B. & Donthu, N. (2001). Developing a scale to measure the perceived quality of an internet shopping site (SiteQual). *Quarterly Journal of Electronic Commerce*, 2(1), 31-47.