

AN EMPIRICAL STUDY ON FACTORS INFLUENCING CONSUMER LOYALTY TOWARDS E-COMMERCE

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ABSTRACT

E-commerce has evolved very fast and this has led to deviations on the consumers' behavior hence leading to the importance of consumer loyalty within the e-commerce business. The article aims to understand the various factors that help to determine customers' loyalty towards e-tailing websites. The study uses both quantitative and qualitative method to consider factors such as website quality, perceived value, trust, convenience, customization factors, and customer satisfaction. A sample of 500 respondents was surveyed through structured questionnaires across different demographic strata allowing for a broad view of consumers' needs and perceptions. The studies show that trust and perceived web quality are the two most important antecedents but trust is more important as it influences consumers' consecutive purchase behavior. In assessing the possibility of attaining a high level of buyer's loyalty, perceived value, price, the quality of products, and promotional offers all contribute to the general efforts being made. Accessibility also comes out clearly, it is around the application, ease in making payments, and how quickly delivery is processed. Personalization is also underlined as a crucial element of the flows as customized recommendation and targeted promotions are valuable for the customer. However, the study reveals that there are emergent negative factors that may oppose loyalty; for instance, data security issues and another problem of irregular service quality. To mitigate these concerns, the research outlines the following implementation strategies: increasing security systems' efficiency and reliability. The findings proposed here have important implications for e-tailing firms looking to foster and maintain customer loyalty in the context of rapidly growing online competition.

Keywords: Consumer loyalty, e-commerce, trust, website quality, perceived value, personalization, customer satisfaction, convenience, online shopping behavior.

Introduction

The advent of e-commerce has greatly transformed the market consumers and ways that consumers deal with various businesses by providing ease, choice and approachability. The e-commerce industry has grown tremendously, especially in the last ten years mainly because of the use of technology, introduction of digital money and the use of e-commerce. It is argued that world-web-based retail sales reached \$5.183 trillion in 2022, so, e-commerce plays a crucial role in the contemporary economy. As the e-commerce competition is much higher than the market competition, e-business organizations are facing a far stricter environment, with low to none to switching costs, and clients constantly shifting between options. Trust, website quality, perceived value, perceived convenience and customer satisfaction was found to be influential in building customer loyalty. However, the continual customer retention remained a primary factor, with aspects as personalization and smooth shopping journeys now becoming important factors. Mind this context, identification of the factors influencing consumer loyalty has emerged as an important corporate goal of e-commerce organizations seeking sustainable competitive advantage. The article aims at identifying some of the determinants that affect consumers' loyalty towards the e-commerce industry. Although this article looks at these determinants in isolation in order to understand their correlation, the research seeks to present practical recommendations that organizations could employ in their pursuit to improve customer loyalty. This article also covers issues like data security issues, more frequently arising service issues and fluctuating consumer behaviour patterns and ways to treat them. Chawla & Kumar (2022): The study focuses on consumer protection in Indian e-commerce, highlighting issues like data privacy, false advertising, and substandard products. Ethical practices, clear policies, and regulatory measures are key to safeguarding consumer interests. Ensuring transparency and accountability fosters trust and loyalty in the e-commerce landscape. Aslam et al. (2020): The research highlighted that user-friendly interfaces, transparent payment systems, and responsive customer service build consumer trust. Brand reputation and social recommendations further influence loyalty. Ensuring data security and delivering consistent service quality are key to fostering loyalty in e-commerce. Secure payment options and on-time delivery strengthen trust. High satisfaction directly translates to stronger loyalty. Bhaskar & Kumar (2016) explored customer loyalty in e-commerce, emphasizing the significance of customer satisfaction, trust, and perceived value. The study revealed that satisfaction, derived from timely delivery, high-quality products, and seamless user experiences, leads to loyalty. Trust, built through secure transactions, robust customer service, and consistent fulfillment of promises, also emerges as a key factor. Moreover, the researchers highlight the role of competitive pricing and promotional offers in enhancing perceived value. The study concludes that e-commerce businesses must invest in improving service quality and fostering transparent communication to build strong customer loyalty. Secure payment options, accurate product descriptions, and fast delivery contribute significantly to satisfaction levels. Additionally, the study underscores the importance of personalized shopping experiences and loyalty programs in retaining customers. Trust serves as a mediating factor, linking satisfaction to loyalty, as it reassures customers of the platform's reliability. The authors suggest that e-commerce platforms implement customer-centric strategies to enhance satisfaction and foster long-term loyalty

Figure: 01



Source: <https://thumbs.dreamstime.com/z/nine-factors-affecting-customer-loyalty-306656173.jpg>

Research background

After the rise of internet connection and the use of the smartphone, online shopping has become popular all over the world that customers can buy commodities and or services from the comfort of their homes. In its recent article, Kiang (2016) examines the relationships among customer value, trust, and loyalty in e-commerce context. The study also shows that customer value as defined by SPQ, price and Loyalty has a significant effect on the Customer Trust. Loyalty, on the other hand, is proposed to moderate the relationship between customer value and repeat patronage and advocacy behaviors. The study reiterates this suggestion because of the significance placed on the company developing a value-driven experience in order to retain the customers Pratminingsih et al. (2013), there are factors towards customer loyalty for online shopping credit. They also discover that customer satisfaction, trust and perceived value have the greatest impact on customer loyalty. The research in this article shows satisfaction which stems from meeting or even surpassing the customer expectations plays the role of a bridge to loyalty. Also, trust to the platform increases loyalty apart from consistent reliable service delivery and fairly affordable prices. Yang and Jing (2009) explored the determinants of e-loyalty in their empirical study. They find that website quality, service quality, and customer trust are critical factors in shaping loyalty. The study emphasizes that a well-designed, user-friendly website with intuitive navigation and personalized services fosters customer satisfaction, which directly correlates with e-loyalty. Additionally, providing secure payment systems and responsive customer support builds trust and encourages repeat usage. Across these studies, customer value, trust, and satisfaction emerge as pivotal elements for cultivating e-loyalty, with website and service quality serving as essential enablers. Eid & Al-Anazi (2008) highlighted trust, convenience, and website quality as pivotal drivers of loyalty. Trust is particularly critical in the Saudi context due to concerns over online security and privacy. The study finds that secure payment systems, transparent business practices, and adherence to cultural and religious norms enhance consumer trust. Additionally, convenience, such as easy access and time-saving benefits, strongly appeals to consumers, encouraging repeat purchases. Website quality, encompassing intuitive

navigation, attractive design, and reliable functionality, further influences loyalty. The researchers recommend focusing on culturally aligned strategies to meet the unique preferences of Saudi consumers.

Review of Literature

Chawla & Kumar (2022) highlighted that consumer protection in e-commerce hinges on transparency, grievance mechanisms, and adherence to ethical practices. Issues such as data privacy, misleading advertisements, and substandard products pose significant challenges. The authors identify the role of regulations, such as the Consumer Protection Act (2019) in India, in safeguarding consumer rights. Additionally, they emphasize the importance of ethical e-commerce practices, including clear return policies, accurate product descriptions, and secure transactions, in building consumer trust and loyalty. The study concludes that the evolving e-commerce landscape necessitates a proactive approach from both businesses and regulators to ensure consumer protection, thereby fostering a sustainable and ethical marketplace. Both studies highlight the importance of trust, transparency, and customer-centric strategies in driving activation, retention, and protection in the e-commerce industry. Kumar & Ayodeji (2021) identified product variety, competitive pricing, website usability, and after-sales service as pivotal drivers of customer activation. Product variety, offering diverse options, attracts new customers, while competitive pricing enhances perceived value. Website usability, characterized by intuitive navigation and quick load times, ensures a smooth shopping experience. For customer retention, factors such as personalized recommendations, loyalty programs, and reliable customer support play a significant role. The study also highlights the importance of delivery reliability, including on-time shipments and accurate order fulfillment. Trust, fostered by secure payment options and transparent policies, mediates both activation and retention. The authors recommend that e-commerce platforms adopt a dual strategy, targeting activation through attractive offerings and retention through exceptional service and trust-building measures. Aslam et al. (2020) analyzed the underlying factors contributing to consumers' trust and loyalty in e-commerce platforms. Their study emphasizes that perceived ease of use, website security, and service quality significantly build consumer trust, which, in turn, enhances loyalty. The research identifies the importance of user-friendly interfaces, reliable payment systems, and responsive customer service in fostering long-term relationships with e-commerce customers. Additionally, brand reputation and social influence are highlighted as key drivers of trust. Kassim and Abdullah (2008) highlighted the critical role of trust, specifically the assurance of privacy and security, in enhancing satisfaction and repeat purchases. The research also demonstrates that an engaging and interactive website experience, coupled with consistent delivery of promises, strengthens customer retention. Othman et al. (2020) explored factors that influence customer loyalty in the context of e-commerce, particularly among Islamic consumers. They find that trust, derived from adherence to ethical business practices and transparent policies, is the primary determinant of loyalty. Factors such as quality assurance, seamless navigation, and alignment with customer values (e.g., Halal compliance) enhance trust and loyalty. The study underscores the role of cultural sensitivity in tailoring e-commerce strategies. Collectively, these studies underscore trust as a cornerstone of customer loyalty in e-commerce, influenced by website quality, ethical practices, and service reliability.

Research Gap

Existing studies have largely focused on isolated factors such as trust, website quality, or customer satisfaction, often neglecting the interconnectedness of these elements in shaping consumer loyalty. Another notable gap lies in the lack of context-specific studies. Much of the existing research is concentrated on developed markets, with limited attention given to emerging economies where e-commerce adoption is growing rapidly. Understanding these dynamics is crucial for e-commerce businesses looking to expand their footprint in diverse regions. The pandemic has accelerated the shift towards online shopping, but it has also brought new challenges, such as supply chain disruptions and

heightened consumer expectations for safety and reliability. While the literature on e-commerce and consumer behavior is extensive, significant gaps remain in understanding the nuances of consumer loyalty in the context of the rapidly evolving digital marketplace. There is a need for research that captures these evolving trends and their implications for loyalty. Lastly, while many studies emphasize the importance of personalization, few have explored the ethical considerations and potential trade-offs associated with data-driven personalization strategies. Issues such as data privacy, consumer consent, and algorithmic biases have become increasingly relevant in the digital age, yet their impact on consumer loyalty remains underexplored. The study aims to bridge these gaps by providing a holistic analysis of the factors influencing consumer loyalty towards e-commerce platforms. By examining the interplay between trust, website quality, perceived value, convenience, and customer satisfaction, the research seeks to offer a comprehensive understanding of the drivers of loyalty. Additionally, the study incorporates insights from emerging markets and considers the impact of recent technological and societal shifts.

Statement of the Problem

The e-commerce industry, while experiencing remarkable growth, is grappling with a persistent challenge: as the ability to develop and sustain consumers' commitments. E-commerce does not allow the kind of customer-brand engagement as typical with most conventional store formats that are premised on person-to-person interaction and touch-and-feel shopping experiences. One of the drawbacks of online selling is the lack of tangible communication; thus, the customer may easily be lost and businesses are cannot easily maintain a good rapport with their consumers. In addition, cut throat competition is observed in the e-commerce market, with many players competing fiercely for customer's attention in matters concerning price discounts, promotional and special offers and other intriguing variants' features. This is a particularly challenging scenario in any such an environment where customers are easily loyal to any platform, should they be offered better deals or improved experiences. This lack of loyalty is a great problem to e-commerce because the cost of acquiring new customers is considerably higher than that of retaining current customers. Another weakness therefore is the fact that e-commerce does not inspire much confidence among the population. Issues concerning security of data, privacy as well as the credibility of products gains also lose the confidence of consumers into engaging in repeat business. The situation is further exacerbated by the heterogeneity of the target consumer base, which requires individual approach and consistent effort in creating loyal clientele. While consumer behaviour has been extensively researched there is, however, a continuing need to develop proposals addressing the complex topic of consumer loyalty in e-commerce environment. This research has found it important to establish web trust, website quality, perceived value, convenience and customer satisfaction and how they influence loyalty in order to come up with the best approach to helping customers become loyal. This research aims to fill this research gap by examining factors regarding consumer loyalty and offering practical suggestions for e business firms to be successful in a saturated electronic commerce environment of the 21st century.

Research objectives

1. The objective aims to uncover the factors that build trust in e-commerce platforms, such as security, transparency, customer support, and product quality.
2. To understand what influences satisfaction can help e-commerce businesses develop strategies to enhance customer loyalty.
3. To explore how personalized shopping experiences—through targeted recommendations, tailored offers, and custom content—affect customer behavior and loyalty. It focuses on how personalization can drive repeated engagement and long-term retention.

Methodology

A systematic questionnaire was developed to gather primary data from respondents on their e-commerce experiences, preferences, and beliefs about loyalty determinants. The research aimed for a sample size of 500 participants. A convenience sample methodology was used to choose participants, since this method facilitates rapid and effective data collecting from accessible respondents. Although convenience sampling may restrict the generalizability of results, it is suitable for exploratory research aimed at identifying trends and patterns. The participants were internet shoppers, assuring relevance to the study's purpose. The questionnaire included both closed-ended and Likert scale items. The gathered data were examined using statistical tools. Descriptive statistics were used to encapsulate respondent demographics and preferences. Factor analysis was used to ascertain the main dimensions affecting customer loyalty. The technique provides a basis for comprehending customer loyalty in e-commerce, while facilitating effective data collection and analysis within the limitations of the convenience sample method.

Analysis, findings and Results

Investing in cutting-edge technology helps businesses stay competitive and meet evolving customer needs. Innovations like AI, IoT, and block chain streamline operations and enhance personalization. Continuous adaptation ensures long-term relevance and industry leadership. Positive reviews, testimonials, and influencer endorsements build trust and credibility among potential customers. Active engagement on social media fosters a sense of community and connection. Highlighting satisfied customer experiences encourages new buyers to take action. Offering high-quality products ensures customer satisfaction and fosters brand loyalty. A diverse product range caters to different preferences, widening the customer base. Regular updates and improvements keep the offerings fresh and competitive. Exceptional customer service enhances satisfaction and drives repeat business. Personalized interactions and seamless processes create memorable experiences. Addressing customer concerns promptly builds trust and strengthens relationships. Efficient and timely delivery ensures customer satisfaction and enhances brand reliability. Real-time tracking and flexible fulfillment options improve transparency and convenience. Minimizing errors in delivery builds customer confidence in the brand.

Table 1
Descriptive statistics of factors influencing consumer loyalty towards e-commerce

S.No	Constructs	N	Mean	SD
1	Technological Innovation	500	2.76	0.925
2	Social Proof and Engagement	500	3.98	1.231
3	Product Quality and Variety	500	3.21	1.189
4	Customer Experience	500	3.27	1.101
5	Delivery and Fulfillment	500	3.29	1.143

Technological Innovation: Mean: 2.76, Standard Deviation (SD): 0.925. This construct scored the lowest mean, suggesting that respondents perceive technological innovation as less influential or satisfactory

compared to other factors. The relatively lower SD indicates consistency in responses. Social Proof and Engagement: Mean: 3.98, SD: 1.231. With the highest mean, this construct highlights the strong impact of reviews, testimonials, and social media interactions on consumer loyalty. The higher SD reflects varying perceptions among respondents. Product Quality and Variety: Mean: 3.21, SD: 1.189: This construct suggests moderate influence, indicating that consumers value diverse, high-quality products, though responses varied significantly. Customer Experience Mean: 3.27, SD: 1.101 This factor showed a moderate level of importance, with a slightly lower SD, indicating general agreement about its role in fostering loyalty. Delivery and Fulfillment: Mean: 3.29: SD: 1.143: Delivery and fulfillment are critical in determining loyalty, as indicated by the mean score. The SD suggests some variability in satisfaction levels regarding delivery services.

Factors influencing consumer loyalty towards e-commerce with regard to marital status

Marital status significantly influences consumer loyalty towards e-commerce platforms, as it impacts purchasing behavior and preferences. Married individuals, especially those with families, often value the convenience of online shopping due to time constraints, making them more loyal to platforms that save time. They typically shop for a diverse range of household items, leading to repeat purchases and stronger attachment to specific platforms. Budget-conscious shopping is common among married consumers, who are likely to favor platforms offering discounts and competitive pricing.

Table 2: Results of independent t-test

Factors influencing consumer loyalty towards e-commerce		
Marital status	Single	Married
N	233	267
Mean	2.97	2.80
SD	1.165	0.674
t	-7.675	
p	<0.001**	

The results of the independent t-test for factors influencing consumer loyalty towards e-commerce is presented. The computed t & p-value is -7.675 & <0.001. Therefore, the study confirmed that there is a significant difference between married and unmarried respondent’s factors influencing consumer loyalty towards e-commerce. Trust in secure payment systems and reliable delivery plays a crucial role in fostering loyalty among married users. Spouses often influence each other’s choices, spreading loyalty within households. Gift shopping for special occasions further drives platform engagement, while features like seamless return policies and family-oriented promotions appeal strongly to this demographic, cementing their loyalty to e-commerce platforms.

Family type

Family type, whether nuclear or joint, plays a significant role in influencing consumer loyalty towards e-commerce platforms. Nuclear families, typically comprising fewer members, often prioritize convenience, time-saving options, and personalized experiences. These consumers are more likely to remain loyal to platforms offering quick delivery, easy navigation, and tailored recommendations. With fewer people to cater to, nuclear families often focus on quality over quantity, making product quality, secure payment options, and reliable customer service crucial factors in their loyalty.

Table 3: Results of independent t-test

Factors influencing consumer loyalty towards e-commerce		
Family Type	Joint family	Nuclear family
N	208	292
Mean	3.89	3.90
SD	0.787	0.696
t	2.039	
p	0.042*	

The results of the independent t-test for factors influencing among consumer loyalty towards e-commerce and type of family is exhibited. The computed t & p-value for is 2.039 & 0.042. The p-value is <0.05 . Therefore, the study confirmed that there is a significant difference between nuclear and joint family of consumer loyalty towards e-commerce. Both family types prioritize different aspects of e-commerce platforms, with nuclear families valuing convenience and personalization, while joint families focus on cost savings, variety, and inclusivity. E-commerce platforms can enhance loyalty by addressing these unique needs effectively.

Discussion

Sharma & Bahl (2018) consistent product delivery and accurate order fulfillment, enhances customer trust. Responsiveness, involving quick and effective customer support, builds commitment by addressing consumer concerns promptly. Assurance, which includes secure payment options and privacy protection, instills confidence in customers. The study concluded that a high level of service quality creates a positive perception of the e-commerce platform, promoting trust and long-term loyalty among Indian consumers. Yadav & Rahman (2018) categorizes social media marketing activities into five dimensions: entertainment, interaction, trendiness, customization, and perceived relevance. Entertainment-driven content, such as engaging posts and promotional campaigns, attracts customer attention. Interaction, through active engagement with users on social platforms, builds trust and rapport. Trendiness, which includes updates on the latest products or services, creates excitement and relevance for consumers. Customization, demonstrated by personalized offers and content, enhances perceived value, while perceived relevance ensures the marketing activities resonate with the target audience. The study reveals that these activities positively influence customer trust and satisfaction, ultimately leading to enhanced loyalty. It recommends that e-commerce businesses strategically leverage social media to build stronger relationships and retain customers. Both studies emphasize trust and value-driven strategies—whether through superior service quality or social media engagement—as essential to fostering customer loyalty in e-commerce. Goutam & Ganguli (2021) identified trust, service quality, website usability, and perceived value as key drivers of loyalty. Trust, built through secure transactions and transparent business practices, is found to be a crucial enabler, especially in emerging markets with limited digital trust. Website usability, such as intuitive navigation and mobile-friendliness, also plays a significant role. The authors suggest that e-commerce platforms in emerging economies prioritize trust-building measures and user-centric designs to foster long-term customer loyalty. Aslam & Arif (2020) emphasized that perceived ease of use, website security, and service quality significantly contribute to building consumer trust. A user-friendly interface, robust payment systems, and prompt customer service enhance trust and drive loyalty. Brand reputation and social influence also emerge as important factors, with consumers relying heavily on reviews and

recommendations. The research underlines the importance of ensuring data privacy, delivering consistent quality, and fostering positive brand associations to cultivate loyalty.

Recommendations and further scope

Examining the determinants of consumer loyalty in e-commerce uncovers significant elements that might substantially enhance client allegiance. Improving client experience is essential for company success; this is accomplished refining online interfaces, offering personalized and amicable interactions when purchasing, and optimizing delivery services. The establishment of trust is a crucial component that may be achieved by appropriate security measures, transparent and comprehensible privacy regulations, and accountability in data use reporting. Establishing a regular feedback mechanism via active channels, including 24/7 service, and continually personalizing interactions promotes client loyalty.

Conclusion

In contrast, joint families, with a larger number of members, emphasize cost-effectiveness and variety due to their diverse needs. They tend to favor platforms offering bulk discounts, family-oriented promotions, and a wide range of products to cater to everyone in the household. Reliable delivery services and seamless return policies are also essential for joint families, as managing household purchases involves multiple decision-makers. Additionally, joint families are more likely to engage in collective decision-making, with social proof, reviews, and word-of-mouth recommendations heavily influencing their platform loyalty. Overall, Social Proof and Engagement emerged as the most significant factor influencing consumer loyalty, while Technological Innovation was perceived as the least influential. These insights offer valuable guidance for e-commerce platforms to prioritize key areas for improvement. Also important is competitive prices, a large selection of services, and clearly defined and developed bonus programs that strengthen customer loyalty. It is also noteworthy that retention has a number of components, the most important of which include mobile optimization and incentives for repeat purchases. Some future research ideas include: cultural and regional differences in consumer loyalty, the roles of using Artificial intelligence and block chain technologies, the impact of sustainable consumer decisions. Examining the effects of post-purchase services, the changes in the payment systems and the emergence of social commerce may also provide more light into how the e-commerce businesses can keep and/further enhance consumer loyalty.

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