

THE CUSTOMER E-LOYALTY IN ONLINE RETAILING: A PROPOSAL OF A MEASUREMENT SCALE

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Abstract

Research aim: Nowadays, marketing theory is aiming more and more to measure customers' retention in terms of loyalty attitude towards product and service offered by the firms. While the marketing scholars exploring customer loyalty for the traditional retailing industry are many, very few are the ones investigating the Customer e-Loyalty (CeL) in the online context. The aim of this research proposal is to define a conceptual model of measurement for customers' loyalty for digital retailers (e-commerce retailers, e-banking retailers, e-service providers).

Methodology: In order to select the latent and manifest variables of a CeL scale of measurement a literature review has been implemented. The latent variables proposed in literature to measure the CeL construct have been reorganized in a meta-model proposal innovating on the outcomes side respect to the pre-existing ones. Furthermore, in order to adopt the items much more robust in investigating each latent variable, a desk analysis has been conducted on several questionnaires' databases to identify the ones more frequently adopted in managerial and research context. The next steps of the reserch project will be to test this conceptual (meta) model, trough a structural equation model (SEM) on a sample of Italian digital users, who makes online purchases.

Findings: A conceptual model of CeL measurement has been proposed in terms of clear understanding of its manifest and latent variables. In a short run also a statistical assestment of this conceptual model is expected, trying to investigate its reliability and generalizability.

Theoretical implication and originality of the study is to propose for marketing and retailing literature a meta model and a measurement scale for CeL to be tested in several geographical settings and industries.

Managerial Implication: Once the model will be tested in scientific community the clear understanding of the postulated relationships among the latent variables might encourage the online retailer to figure out appropriate course of actions to win customers' trust by providing better services in order to create a loyal customer base in a digital context. The contribute aims to expand the existing debate on the dimensionality and generalizability of Customer e-Loyalty measurement model.

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1. Introduction and objectives

One of the most important issues in the retailing industry is the increasing role of the unique and personalized experience expected by the customers during the customer journey. The retailers should be connected with them at the right place at right time, involving a better utilizing of the new digital technologies, too. Modern consumers are less and less loyal: they are more variety seekers, especially when they are in digital environment. Marketing today is encountering a new paradigm, known as relationship marketing (Verma et al., 2016; Steinhoff et al., 2019; Palmatier and Steinhoff, 2019), which states a new approach based on long-term relationships, going beyond the conventional marketing mix models, including product, price, place and promotion. Currently, the marketing theory is more engaged with the concepts of customer retention and customer loyalty. Therefore, marketing orientation change focus from *what we sell* to *what customers buy*; this aspect is strategic for retailers in online environment. The main question is *How the firms could maintain and increase profitable relationships with customers?* Customer retention within relationship marketing amplifies the relevance of customer loyalty moments and repeat-purchase loyalty patterns. Focus on customers is an important issue for the firm (Parasuraman, Berry and Zeithaml, 1991; Slater and Narver, 1994; Fredericks and Salter, 1995). Firms expect that the customers repeat purchase and increase the customer loyalty, providing a positive impact on financial performance. Studies on customer loyalty, associated with trust and commitment as mediating variables, are limited (Zineldin and Jonsson, 2000; Hazra and Srivastava, 2009). According to several scholars (Garbarino and Johnson, 1999; Venetis and Ghauri, 2004; Doniò, Massari and Passiante, 2006; Moliner et al. 2007), trust or commitment are the mediation variables in the expected consumers' purchases. Other studies affecting the customer loyalty (Parasuraman, Zeithaml and Berry, 1988; Cronin, Brady and Hult, 2000; Bowen and Chen, 2001) concern the building blocks of the conceptual model here proposed, such as: service quality, trust, commitment and satisfaction. Woodruff (1997), Srivastava, Shervani and Fahey (1999), and Rust, Danaher and Varki (2000) suggest the value for customers is a major source of competitive advantage for the firm. This paper presents a conceptual review of the most relevant scientific approaches on customer loyalty measurement within offline and online contexts and call back larger frameworks of antecedents and mediating variables: customer e-satisfaction, E-Trust, Commitment and SERVQUAL measurement. The aim of the research is to understand how online retailers can build trust and lasting relationships with customers, who are increasingly informed about the products and services.

2. Conceptual framework

Customer loyalty is an essential issue both in the marketing theory and in the marketing practice. The importance of the topic derives from the benefits associated with retaining existing customers (McMullan, 2005). Researches demonstrated that brand loyalty is linked to business performance (Reichheld, 2003; Morgan and Rego, 2006), being an important predictor of long-term profitability (Salegna and Goodwin, 2005). However, the American Marketing

Association simplifies the concept by defining it “*as the situation in which a consumer generally buys the same product or service repeatedly over time rather than buying from multiple suppliers within the category*”⁴. Moiescu and Vu (2011) affirm that “*one of the key issues of marketing theory and practice during the last decades regards building, maintaining and developing brand loyalty in order to gain sustainable competitive advantages*” (p. 67). Loyalty is much more than just repeat purchases; a consumer who keeps buying a certain brand may be doing it because of inertia, indifference, switch or exit barriers and other motives, (Reichheld, 2003). In an e-commerce context, e-loyalty can be defined as a positive consumer attitude towards e-retailers that leads to repeated buying behavior over time (Reichheld and Schefter, 2000). The concept of loyalty in the traditional market and in the online market has common characteristics, albeit with different measurement items deriving from the peculiarities of the context in which they occur. Even the use made by consumers of the internet has evolved over time, moving from a passive to an active use, characterized by mutual exchange of information and interactivity between consumers and labels.

The conceptual model proposed in this paper starts from the studies of Parasuraman et al. (1988) that identified five dimensions of service quality that links specific service characteristics to consumers’ expectations. (a) Tangibles - physical facilities, equipment and appearance of personnel; (b) Empathy - caring, individualized attention; (c) Assurance - knowledge and courtesy of employees and their ability to convey trust and confidence; (d) Reliability - ability to perform dependably and accurately the promised service; and (e) Responsiveness - willingness to help customers and provide prompt service. In order to build a CeL measurement scale, first, it has been carried out a deep literature review on the antecedents and mediating variables of CeL. They are: e-trust, e-customer satisfaction and commitment. One of the moderating variables that affects CeL is the TRUST, that is, a relevant antecedent of a stable and collaborative relationship. Marketing scholars argued that trust is essential for building and maintaining long-term relationships (Rousseau et al., 1998; Singh and Sirdeshmukh, 2000). According to Lau and Lee (1999), if one part trusts another part, the former, most probably, engenders positive behavioral intentions towards the latter part. Doney and Cannon (1997) added that the part concerned to maintain the relationship also must have the ability to continue to meet its obligations towards its customers within the cost-benefits trade-off. So, the customer should not only foresee the positive outcomes but also believes that these positive outcomes will continue in the future.

CUSTOMER SATISFACTION is a widely and discussed concept in several areas like marketing, consumer research and purchases behaviour. The most common interpretation reflects the notion that satisfaction is a construct which results from a process of evaluating what has been received in comparison with what was expected (Kotler and Armstrong, 1996). Lamb et al. (2011; p.8) state that “*satisfaction is the customers’ evaluation of a product or service in terms of whether that product or service has met their needs and expectations*”. In the marketing literature, COMMITMENT has been defined by Morgan and Hunt (1994; p.22) as “*the perceived likelihood that an entity will terminate the relationship with another entity in the reasonably near future*”. The importance of the commitment construct has been widely recognized by several scholars. For instance, Berry and Parasuraman (1991; p. 139) state in a service marketing context that “*relationships are built on the foundation of mutual commitment*”. Moorman et al. (1992; p.136) refers to commitment as “*an enduring desire to maintain a valued relationship*”. In a depth literature review on the commitment construct, Wetzels et al. (1998; p. 408) argues: “*commitment among exchange partners as key to achieving valuable outcomes for themselves, and organizations, in order to try to develop and maintain this precious value in their relationships*”.

⁴ Bennett, P. D. (1995). AMA dictionary of marketing terms. Lincolnwood, IL: NTC Publishing Group.

3. Methodology

In order to select the metrics for a scale of measurement in a business setting, there is a consolidated process (Churchill, 1979). The latter includes eight different phases: 1: specify the conceptual domain of the construct; 2. generate, on the basis of the existing literature, the items for measuring the key dimensions; 3. collect empirical data to select the most suitable items from the perspective of the management and/or the researchers; 4. purify the measures, that is, identifying those that have greater relevance and avoiding cross-loading items; 5. collect data to validate the model; 6. adjust the model's reliability; 7. adjust the generalizability; and finally, 8. develop normative suggestions.

In accordance with the aims of this paper, the analysis stops at point 3. First, we proceed to the conceptualization of a Customer e-Loyalty (CeL) measurement model in digital contexts. Second, we collect, through a literature review, the most common measurement items of hidden latent constructs or sub-dimensions of CeL. Third, we carry out an empirical desk-type research to select the most common items for each individual construct, recurring to online databases of empirical surveys carried out by key experts in the field (researchers, scholars, managers, and practitioners in general).

Traditionally the assessment of a measurement scale leverages on group discussions (Calder, 1977) and/or Delphi methodology (Linstone & Turoff, 1975). However, we recur in alternative to digital databases of questionnaires - existing in managerial practice and in literature - because the individual constructs of the CeL measurement scale are well assessed.

The overall model or the relationships' system among the latent constructs here proposed is a novelty in literature, especially on the outcomes side. Furthermore, having resorted to databases of online questionnaires to identify which are the items most reliable in the research practice, that is the key advancement of our model proposal combined with the heterogeneity of the informative sources (managers and researchers).

Here, we propose a meta-model of e-loyalty measurement that is an advancement respect the pre-existing extant models in literature. We have adapted the Setó-Pamies (2012) and Parawansa (2012) frameworks. Respect the latter, we have exploited the impact variables of e-loyalty (outcomes variables), that is, the value creation dimensions for the e-retailer. In fact, the retailer's ultimate goal is to understand how the increasing of customers' e-loyalty impacts positively the latent dimensions of profitability. Namely, the share of wallet (share of purchase and share of visits) and its antecedents: eWOM and price sensitivity. Thus, starting from the determinant variables, we have also investigated the constitutive dimensions of SERVQUAL measurement scale. In this paper we adopted the SERVQUAL scale (Parasuraman et al., 1985; Parasuraman, Zeithaml and Berry, 1988) that measures the service quality with 22 items, grouped into five dimensions: tangibility, reliability, responsiveness, assurance and empathy.

In order to understand the other mediating variables impacting on e-loyalty, a literature review of the key constructs has been implemented. Recent years, the concept of e-loyalty has been examined extensively in the literature, and it remains a topic of deep interest for both scholars and marketing practitioners.

The heavy development of the internet for both marketing and e-commerce settings, in conjunction with the growing desire of consumers to purchase online, has promoted two main outcomes: (a) increasing numbers of business-to-customer firms managing businesses online

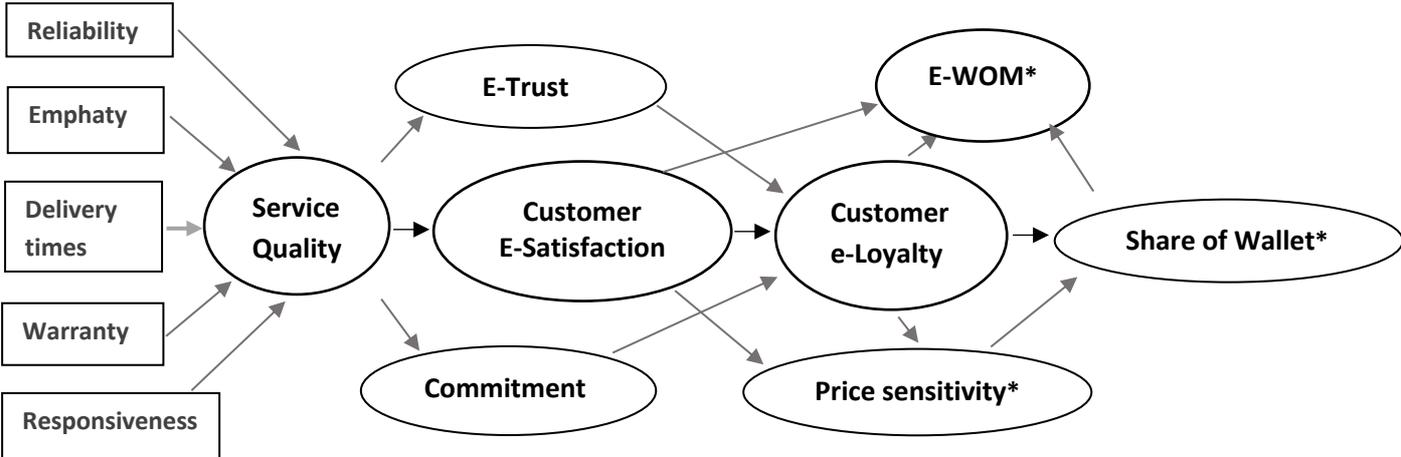
and (b) the development of a variety of different e-loyalty measurement models. However, current research lacks a systematic review of the literature that provides a general conceptual framework on e-loyalty, which would help to understand the customers loyalty better, take advantage of industry-related factors, and improve the service quality.

In table 1 was carried out an analysis of the relevant academic literature (for the number of citations on Google Scholar and for the quality of the academic Journals publishing the articles) on Customer e-Loyalty (CeL) and its intermediate variables (the antecedents of CeL).

Tab. 1: see appendix

We started from two conceptual models existing in literature (Setò-Pamies, 2012; Parawansa, 2012) that explore the mediating effect of trust, satisfaction, and commitment on the relationship between service quality and customer loyalty. Then we propose a CeL measurement scale (Figure 1) that is innovative in exploring the outcomes variables of Customer e-Loyalty, that are: share of wallet (SOW), E-WOM, and price sensitivity (PS).

Fig. 1: conceptual model of Customer e-Loyalty measurement



* These outcomes are intended in terms of expected values.

Source: a model elaborated from Setó-Pamies (2012) and Parawansa (2012).

The next steps of this reserch project will be to test this conceptual model, trough a structural equation modeling (SEM) on a sample of Italian digital users, who make online purchases. To collect the data, a structured questionnaire will be distributed on three leading social media platform (Facebook, Instagram and Twitter), mostly in Campania region and also in the rest of Italian country.

4. Findings and discussion

On the basis of the literature analysis, it was possible to identify the items (manifest variables) that Scholars adopt for the measurement of each latent variables that we considered in the model. Service quality will be measured on a 21-items scale of measure adapted from Parasuraman et al. (1988, 1991). E-Trust will be measured using a 9-items scale of measure adapted from Garbarino and Johnson (1999) study. E-Satisfaction will be measured using a 4-items scale adapted from Hennig-Thurau (2004) and a 1-item adapted from Pedersen and Nysveen (2004). Commitment will be measured using a 5-items scale of measure adapted from Garbarino and Johnson (1999). Customer e-Loyalty (CeL) will be measured using an 8-items scale of measure adapted from Pedersen and Nysveen (2004). Share of wallet (SOW) will be measured using a 2-items scale adapted from Mägi (2003) and 3-items adapted from Cooil et al. (2007) and Keiningham (2007). E-WOM will be measured using a 2-item scale adapted from Yoo, Sanders and Moon (2013) and using a 4-items scale adapted from Goyette et al. (2010) and Gupta and Harris (2010). Finally, price sensitivity (PS) will be measured using a 4-items scale adapted from Lewis and Shoemaker (1997) and Raab et al. (2009). To validate and better define the questions of the 8 dimensions of CeL measurement scale, were analyzed and compared the most common opinion statements (i.g. survey items) used in questionnaires' databases and in other research tools. The research has been carried out using online databases (i.g., Web of Science, Scopus and Google Scholar) and Google Search. Among the contributions analyzed for the overall frequency score, we include questionnaires⁵ both from consulting companies and managerial practitioners. The academic contributions, in addition to those mentioned above, are: Van Dyke, Kappelman and Prybutok (1997); Wisniewski (2001); Kang and Bradley (2002); Garrard and Narayan (2013). Later, in order to calculate the overall dimensions frequency, was conducted a textual analysis on the questions used in the all contributions emerged from literature and managerial practice. The technique to calculate the scores has been the text similarity⁶ that is based on the approaches of Gomaa and Fahmy, 2013. The questions that measure Service Quality obtained a total frequency of 81 points⁷; E-Trust 39 points; Customer e-Satisfaction 24 points; Commitment 22 points; Customer e-Loyalty 40 points; Share of Wallet 20 points; E-WOM 23 points; Price Sensivity 10 points.

Tab. 2: CeL measurement scale proposal

N.	DIMENSIONS/ VARIABLES	AUTHORS IN LITERATURE/ QUESTIONS	SURVEY ITEMS FREQUENCY	N. OF QUESTIONS
1	SERVICE QUALITY	Parasuraman et al., 1988; 1991	/	21
1.2	Reliability	- <i>The retailer provides its services at the promised times.</i> - <i>The retailer gives its promised response within the right time-frames.</i>	2 4 5 4	

⁵ SERVQUAL's 22 Questions (www.marketingstudyguide.com); Measuring Service Quality Using SERVQUAL (www.kinesis-cem.com); Questionnaire for SERVQUAL Model (www.shodhganga.inflibnet.ac.in); Application of Servqual Questionnaire (Expectation and Perceptions) in Services (www.yourarticlelibrary.com).

⁶ For further clarification see, Mihalcea Corley and Strapparava (2006), vol. 6, No. 2006, pp. 775-780.

⁷ That is, the summation of: 23 Reliability + 15 Delivery times + 16 Responsiveness + 15 Warranty + 12 Empathy.

		<ul style="list-style-type: none"> - The retailer when the customer has problems is sympathetic and reassuring. - The retailer is reliable. - The retailer keeps accurate records. 	8	
1.2	Delivery times*	<ul style="list-style-type: none"> - The shipping information are up-to-date. - Online facilities (site web, social-media page, contacts, payment tools, customer care page, etc.) are adequate. - The shipping times are truthful. - There is an express shipping service. 	2 4 5 4	
1.3	Responsiveness	<ul style="list-style-type: none"> - Online staff are never too busy to respond to my requests. - When I have a problem, online staff show a sincere interest in solving it. - Online staff give me prompt service. - Online staff are always willing to help me. 	4 5 4 3	
1.4	Warranty or Assurance	<ul style="list-style-type: none"> - Online supports to the Customer are trustworthy. - Customers feel safe when interacting with online help. - Online customer service is polite. - Online service has adequate support from the retailer to do its job well. 	4 2 5 4	
1.5	Empathy	<ul style="list-style-type: none"> - Online support gives me personal attention. - Online customer service gives me individual attention. - Retailer has my interests at heart. - Retailer understands my specific need. 	3 4 2 3	
2	E-TRUST	<p>Garbarino and Johnson, 1999</p> <ul style="list-style-type: none"> - The online staff put my interests above all other considerations. - The online retailer took seriously my needs. - I trusted the retailer's judgment about my online purchase. - The retailers were honest in dealing with me. - I would be willing to shop again on this online site in the future. - The treatment I received in the online site improved my condition. - I had confidence in the retailer who informed about me on the online web-site. - The online staff appeared willing to help? - The online staff discussed with me all the available treatment options? 	5 4 3 4 5 4 3 5 4 2	9
3	CUSTOMER E-SATISFACTION	<p>Hennig-Thurau, 2004; Pedersen and Nysveen, 2004</p> <ul style="list-style-type: none"> - How easy is it to navigate on our website? - Were you able to find on our website the information you were looking for? - Which are the most valuable 3 web site features to you? - Which are the 3 most important features we're missing in? - Compared to our competitors' one, is our product quality better, worse, or about the same? 	6 4 5 4 5	4 1

4	COMMITMENT	<p>Garbarino and Johnson, 1999 Mattila, 2004</p> <p>- How likely are you to recommend our company to a friend or colleague? 5 - How likely are you to buy again from us? 6 - What else would you like us to know? 4 - How responsive have we been to your questions or concerns about our products? 4 - To what extent do you agree with the following statement: The company made it easy for me to handle my issue. 3</p>	3 2
5	CUSTOMER E-LOYALTY	<p>Pedersen and Nysveen, 2004</p> <p>- How well does our product meet your needs? 6 - If you could change just one thing about our product, what would it be? 4 - What problem would you like to solve with our product? 5 - How would you rate the value for money of the product? 6 - How much effort did you personally have to put forth to handle your request? 4 - How did this effort compared to your expectations? 5 - Why did you choose our product rather than a competitor's one? 4 - Which other options did you consider before choosing our product? 6</p>	8
6	SHARE OF WALLET (SOV and SOP)	<p>Mägi, 2003 Cooil et al., 2007 and Keiningham, 2007</p> <p>- Are you willing in the next future to experiment new product and service categories sold on the e-retailer web site? 5 - Are you willing in the next future to increase number of visit to the e-retailer web site? 2 - Are you willing in the next future to increase the volume of purchases on the e-retailer web site? 5 - Are you willing in the next future to increase the percentage of your budget expenditure under the e-retailer label? 2 Are you willing in the next future to use more the retailer loyalty cards? 6</p>	2 3
7	E-WOM	<p>Yoo, Sanders and Moon, 2013 Goyette et al., 2010 and Gupta and Harris, 2010</p> <p>- Are you willing in the next future to tell about the e-retailer web site positively to friends, relatives and others? 5 - Are you willing in the next future to promote purchasing to the e-retailer web site to friends, relatives and others? 2 - Are you willing in the next future to collaborate with the e-retailer web site in order to improve assortment and services?</p>	2 4

		- Are you willing in the next future to complaint more to the e-retailer web site for bad events and unsatisfactory services? Are you willing in the future to discuss about the web site regarding user-friendliness and security of transactions? Are you willing in the future to speak about the web site regarding prices, variety and quality of products offered?	2 2 6 6	
8	PRICE SENSITIVITY	Lewis and Shoemaker, 1997 and Raab et al., 2009 - Are you willing in the next future to purchase product and services on the e-retailer web site only based on economic and price evaluation? - Are you willing in the next future to consider, in purchasing your product and services on e-retailer web site, the quality of services offered? - Are you willing in the next future to consider, in purchasing your product and services on e-retailer web site, the quality of relationship with the provider (trust, duration, processes, and so on)? Do you think that the products sold on the web site are "too expensive" or "too cheap" respect other e-retailers?	2 2 2 4	4

* According Parasuraman et al. (1988) it should be indicated as "tangible" but in an online environment this dimension would be better represented by "delivery times".

Source: our elaboration.

5. Conclusion and limitations

This aim of this paper is to propose for marketing and retailing literature a scale of measurement for Customer e-Loyalty to test in the next future in some geographical settings and industries.

The advancement in literature of this paper is the proposal of a meta model that investigates in online environment the consequences of customer e-loyalty, and not only its antecedents.

The paper also identifies the items to operationalize the model that are recurrent in scientific and managerial literature, implementing a qualitative desk analysis on questionnaire databases available online.

The major limitations of this contribution are associated to the theoretical nature of the study and the qualitative enquire.

6. Managerial implications and further research

Internet-based companies need to remain competitive. One way of improving competitive advantage is to attract more customers and increase customer retention. For example, by developing long-term, secure relationships between the label and their consumers, even in digital environment. The literature review of the measurement models should be useful from

both managerial perspective (for practical reasons) and scientific one (providing a theoretical framework for potential future research). Once the model will be tested, the clear understanding of the postulated relationships among the stated variables might encourage the online retailers to figure out appropriate course of actions to win customers' trust, by providing better services in order to create a loyal customer base in digital context. Therefore, in the next future, by the testing of the model, the aim is to expand in the scientific community and in managerial practice the existing debate on the dimensionality and generalizability of customer loyalty measurement scale.

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Appendix

Tab.1: a literature review on CUSTOMER E-LOYALTY, its ANTECEDENTS and OUTCOMES

AUTHORS	OBJECTIVE	TYPE OF STUDY	OUTCOMES
Parasuraman et al. (1988)	Development of Instrument to measure consumer perceptions of SERVICE QUALITY	Exploratory and quantitative research	Development of 22 item scale called SERVQUAL to measure service quality by assessing customer perceptions on various parameters
Parasuraman et al. (1991)	To defend the SERVQUAL scale against criticisms	Conceptual and quantitative research	Demonstrates SERVQUAL concept ideal, richer and better than non difference conceptualization scores
Lewis and Shoemaker (1997)	PRICE-SENSITIVITY Measurement: A Tool for the Hospitality Industry.	Empirical and statistical	The statistical technique of price-sensitivity measurement (PSM) works by asking consumers questions that allow them to indicate when a product is "too expensive" or "too cheap."
Gommans, Krishnan, and Scheffold (2001)	Present a conceptual framework of "E-LOYALTY" and its underlying drivers.	Conceptual	E-loyalty with the underlying drivers consisting of (1) Value Propositions (2) Brand Building (3) Trust and Security (4) Website & Technology and (5) Customer Service.
Srinivasan, Anderson, and Ponnaolu (2002)	CUSTOMER LOYALTY in e-commerce: an exploration of its antecedents and consequences	Empirical and statistical	The scholars identify eight factors (the 8Cs customization, contact interactivity, care, community, convenience, cultivation, choice, and character) that potentially impact e-loyalty and develop scales to measure these factors.
Anderson and Srinivasan (2003)	Investigate the impact of SATISFACTION on LOYALTY in the context of electronic commerce	Empirical, quantitative research	This research indicate that although e-satisfaction has an impact on e-loyalty, this relationship is moderated by (a) consumers' individual level factors and (b) firms' business level factors.
Salmen and Muir (2003)	Illustrate how electronic customer care tools can be used to create customer e-loyalty in the field of private internet banking.	Empirical, quantitative research	Both within the scope of customer satisfaction and locking in strategies, the personalisation of the website represents a substantial, onlinespecific advantage for the user, and thus is considered to be a central element in the achievement of e-loyalty for private internet banking and brokerage.

Lee-Kelley, Gilbert and Mannicom (2003)	Provides evidence of how to improve planning for customer management by presenting and testing a conceptual model of the process by which the implementation of electronic relationship marketing (e-CRM), can enhance LOYALTY.	Empirical, quantitative research	E-retail companies (with CD, DVD, video and book products) should consider customers' perceptions of relationship marketing efforts, as they are fundamental to enhancing customer loyalty and that an enhancement of customer loyalty reduces PRICE SENSITIVITY.
Mägi, (2003)	SHARE OF WALLET in retailing: the effects of customer satisfaction, loyalty cards and shopper characteristics.	Empirical, quantitative research	CUSTOMER SATISFACTION has a positive, albeit modest, effect on share while consumer economic shopping orientation has a negative direct effect on share.
Floh and Treiblmaier (2006)	Importance of antecedents of online LOYALTY such as TRUST, quality of the Web site, quality of the service and overall SATISFACTION	Empirical, quantitative research	Satisfaction and trust were identified as important antecedents of loyalty. Additionally, the moderating role of consumer characteristics (gender, age, involvement, perceived risk and technophobia) was supported by the data.
Cooil, (2007)	Provide the first longitudinal examination of the impact of changes in customer SATISFACTION on changes in SHARE OF WALLET	Empirical, quantitative research	The initial SATISFACTION level and the conditional percentile of change in satisfaction significantly correspond to changes in SHARE OF WALLET.
Keiningham et al. (2007)	Examine different customer SATISFACTION and loyalty metrics and test their relationship to customer retention, recommendation and SHARE OF WALLET using micro (customer) level data.	Empirical, quantitative research	Recommend intention alone will not suffice as a single predictor of customers' future loyalty behavior. Use of a multiple indicator instead of a single predictor model performs better in predicting customer recommendations and retention.
Chang and Chen (2008)	Testing the relationships among customer interface quality, SATISFACTION, switching costs, and E-LOYALTY.	Empirical, quantitative research	Customer interface quality, including customization, interaction, convenience and character, contributes to generating e-loyalty.
Raab et al. (2009)	How restaurant managers can use PRICE-SENSITIVITY measurement to assess their guests' price sensitivity.	Empirical, quantitative research	The results reveal price ranges that represent real value for dinner buffet patrons.
Goyette et al. (2010)	Propose a measurement scale for word of mouth (E-WOM scale) in the context of electronic service.	Empirical, quantitative research	WOM construct encompasses four dimensions: WOM intensity, positive valence WOM, negative valence WOM, and WOM content.
Gupta and Harris (2010)	The effects of electronic WORD-OF-MOUTH (e-WOM) on consumer consideration and choice of an experience product.	Empirical, quantitative research	E-WOM is likely to result in more time considering the recommended product.
Ghane et al. (2011)	Impacts of E-SATISFACTION, E-TRUST and e-service quality on E-LOYALTY, in e-banking	Empirical, quantitative research	Service quality, e-satisfaction, and e-trust have strong direct effect on e-loyalty, impacts of indirect effects (with e-

	as an aspect of B2C e-commerce context.		satisfaction and e-trust playing mediating roles) are more significant.
Sadeh et al. (2011)	Evaluate causal linkages among e-service quality, E-CUSTOMER SATISFACTION, TRUST, customer perceived value and E-LOYALTY and present a structural model.	Empirical and statistical	E-loyalty is the most significant variable in online retailing which receives the most influences from other variables.
Eid (2011)	Determinants of e-commerce customer SATISFACTION, TRUST, and LOYALTY in Saudi Arabia	Empirical, quantitative research	B2C e-commerce customer loyalty in Saudi Arabia is strongly influenced by customer satisfaction but weakly influenced by customer trust.
Hur, Ko and Valacich (2011)	Examine theoretical relationships between key variables of online sport consumption behavior such as sport consumers' perceptions of sport website quality, satisfaction, and behavioral loyalty to the websites.	Empirical, quantitative research	Loyalty to a sport team's website was more likely to occur as sport fans developed positive perceptions and satisfaction with the website... consumer e-satisfaction is an important mediating variable between sport website quality and e-loyalty.
Parawansa (2012)	Mediating effect of TRUST, SATISFACTION, and COMMITMENT on the relationship between service quality and CUSTOMER LOYALTY in islamic banking of Indonesia	Empirical, quantitative research	Trust and commitment as key variables in relationship marketing and as mediating variables between service quality and customers loyalty.
Chen (2012)	Examine the relation between CUSTOMER SATISFACTION and loyalty through the introduction of COMMITMENT, TRUST, involvement and perceived value as mediators in the e-service context.	Empirical, quantitative research	The findings suggest that customer satisfaction is an essential ingredient for service loyalty, but that mediators exist between satisfaction and loyalty. Commitment, trust and involvement are each proven to be partial mediators between satisfaction and loyalty, while perceived value is proven to be a complete mediator
Valvi and Fragkos (2012)	Attempt to critically synthesize results from multiple empirical studies on E-LOYALTY.	Conceptual, quantitative research	E-loyalty dividing antecedents into prepurchase, during-purchase and after-purchase factors, based on the act of purchase.
Hsu, Wang and Chih (2013)	Explain how web site characteristics influence customer E-LOYALTY and positive word-of-mouth (WOM) via relationship quality (trust, SATISFACTION, and COMMITMENT) in business-to-business e-commerce.	Empirical, quantitative research	Web site characteristics positively influence relationship quality.
Yoo, Sanders and Moon (2013)	How ELECTRONIC WORD OF MOUTH influences the online shopping patterns of customers.	Empirical, quantitative research	The intrinsic motives are more important than the extrinsic ones as the antecedents of E-WOM participation.

Ludin and Cheng (2014)	Examine the factors influencing CUSTOMER SATISFACTION, and how customer satisfaction subsequently affects E-LOYALTY towards online shopping among young adults.	Empirical, quantitative research	E-service quality and information quality have effects on customers satisfaction...and it positively impact e-loyalty.
Amin (2016)	Internet banking service quality and its implication on E-CUSTOMER SATISFACTION and E-CUSTOMER LOYALTY	Empirical, quantitative research	The efficiency of banking website is the important aspect of internet banking service quality. The finding found that the relationship between internet banking service quality, e-customer satisfaction and e-customer loyalty are significant.

Source: our elaboration.