



E-service convenience and consumer loyalty among customers of Jumia in Nigeria

By

Tobiloba Adedoyin ADENEKAN

Department of Business Administration,

Osun State University, Nigeria

tobiloba.adenekan@uniosun.edu.ng

+2348165870829

Abstract

The advent of e-commerce has widened the choices of consumers such that they could choose between online purchase and patronizing the traditional stores. However, the interacting impact of alternatives attractiveness has not been dealt with in most studies conducted in the selected e-retail outlets in Nigeria. This account for reasons intending customers would only shuffle the internet for a product offering on the website in other to search for alternatives that are attractive irrespective of the service convenience derived. Hence, this current study examines the moderating role of attractive alternative in determining the impact of service convenience on consumer behaviour. Results show that e-retail outlets can easily achieve e-loyalty of customers by providing e-service convenience. Also, Alternative Attractiveness was a quasi-moderator in the relationship between e-service convenience and customer loyalty. This study extended the frontier of knowledge by employing Transaction Cost Economies (TCE) in service marketing field. This study suggests that e-retailers in Ogun State should take into account different types of information technology tools that can ease transaction in order to facilitate service convenience among the consumers.

Keyword: Alternative Attractiveness, E-loyalty, E-service convenience, Jumia Store, Moderated Hierarchical Regression,

1. Introduction

Globally, electronic business transaction is becoming trendier and Nigeria is not left out. The huge rate at which Nigerians embrace information technology has been one of the success story of online retail outlets in Nigeria. For instance, Jumia, a retail outlet that was established in 2012 grew significantly as one of the leading online stores and a household name in the country (Ogbuji & Udom, 2018). Despite the country is a developing nation, Digital2020 (Kemp, 2020) reported 85.49 million internet users in January 2020, with an annual increase of about 2.2 million (representing 2.6 %) from 2019 figure. Similarly, in the first quarter of the year, Jumia

which is one of the e-commerce outlets in the country recorded 6.4 million active customers (Jumia, 2020). This expansion of market share of e-businesses could be largely attributed to e-service convenience experienced by e-customers.

Customers' loyalty as an important aspect of service marketing has gained concern of so many scholar (Ali et al., 2018). The advent of e-commerce has widened the choices of consumers such that they could choose between online purchase and patronizing the traditional stores. Customers are attracted to online stores because of convenience and efficiency. However, they are exposed to risk of uncertainty and product reliability (Dai et al., 2013). Most often customers encounter problem of disparity between the product ordered for and the actual condition and quality of product delivered. However, their loyalty is sharpened by how the organization satisfy their needs and as such it can be concluded that customers satisfaction ultimately affects customers repetitive patronage and loyalty to online retail outlets (Hult, Nidhi, Morgeson, & Zhang, 2019).

Recently, e-loyalty has been attributed to customers' experience of service convenience derived from the websites as good experience encourages customers to revisit the online stores. Role of convenience in business survival cannot be overemphasized or underestimated as it influences customers' attitude towards the store (Daud, Tulung, Gunawan, & Program, 2019). As such, online stores need to provide user-friendly interface, improved internet bandwidth, effective feedback mechanism. The stores also need to provide variety of payment techniques such as cash-on-delivery, electronic wallets, online payment etc. nevertheless, there should be proper packaging, accurate, and timely delivery of the goods ordered online (Pham, Tran, Misra, Maskeliunas, & Damaševičius, 2018).

Since the beginning of operation of Jumia in the country, there has been wide adoption of online purchase by customers in the country. However, customers of the retail outlets are faced with problems of breach of trust by the outlet, substandard goods delivered and delay in delivery (Ekwueme & Nehemiah, 2017). Most of the customers of Jiji, Jumia, Ali-Express, Konga and Amazon encounter problem while navigating the sites to find information about the product offerings, the actual colour, specification and size (Babatunde, 2019). Customers of online retail outlets in Nigeria also encounter problem of returning goods with default as the transaction is done online and the customers need to wait for the e-retail outlet to retrieve the product back when it has default or it is different from the one ordered for (Ayegba, Suleiman, & Dominic, 2018).

One of the major gaps identified in previous studies is that most of those studies conducted in Nigeria and specifically in E-retail outlets only focused on service convenience and customers' loyalty. However, the interacting impact of alternatives attractiveness have been neglected in the previous investigations. In reality, aside a company's offering and convenience derived by customers while shopping online, there are other factors which moderate the relationship. For instance, if the offerings of the competitor are more appealing or they offer discount and more enticing promotional and delivery packages, customers are more likely to switch to the competitors. However, this situation has not been dealt with in most studies conducted in the selected e-retail outlets in Nigeria. This account for reasons intending customers would only shuffle the internet for a product offering on the website in other to search for alternatives that are attractive irrespective of the service convenience derived. Hence, this current study examines the moderating role of attractive alternative in determining the impact of service convenience on consumer behaviour.

Despite the fast growth of online shopping in Nigeria, this is still relatively slow as compared with developed nations such as UK. Most customers prefer patronizing conventional mortal and

bricks stores in the country (Olotewo, 2017). There is wide gap in the number of online customers in the advanced and developing nations as not all the population in Nigeria has full access to the internet. Also, the alarming rate of crime in the country has made online customers fear online transaction with e-retail outlets. So many e-retail outlets in the country are hacked by fraudsters for misrepresentation and defrauding customers thus resulting in transaction inconvenience (Ekwueme & Nehemiah, 2017; Olotewo, 2017).

In summary, this study seeks to investigate e-service convenience-customer loyalty relationship by proffering answers to the following questions:

- i. How do e-service convenience affect e-loyalty?
- ii. Does alternative attractiveness play a direct effect on e-loyalty?
- iii. Does alternative attractiveness play a moderating role in the relationship between e-service convenience and customer loyalty?

Literature Review

E-service convenience is an integral part of e-marketing and e-business, and it has been studied in many industries such as banking, home delivery services, tourism and airlines (Bi & Kim, 2020; Duarte, Costa e Silva, & Ferreira, 2018; Mehmood & Najmi, 2017a; Mpinganjira, 2015). There is general view that customers of online stores are more interested in the ease at which they can transact business online with retail outlets (Jiang et al., 2011). Customers need to experience convenience in all the stages of business transactions online from pre-purchase stages (access, search, evaluation), purchase stage (transaction, possession) and post-purchase stage (post-possession convenience) (Bi & Kim, 2020; Jiang, Yang, & Jun, 2013; Pham et al., 2018). The experience affects their views about online services provided by the e-retail outlets. Since online customers are more concerned about the time and effort expended in transaction than their view of convenience is about the nonmonetary cost associated with such transaction (Mpinganjira, 2015).

The study of Daud et al. (2019) identified four dimensions of e-service convenience (access, search, transaction, and post-purchase convenience). On the other hand (Mehmood & Najmi, 2017a) concluded identified five dimensions. However, this present study recognizes the arguments of (Jiang et al., 2011) and adopts their indicators of e-service convenience. This study also considers e-service convenience as a multi-dimensional and diverse construct, which entails access, search, evaluation, transaction, possession, and post-possession convenience.

The nature of competition in the service industry requires the industry players to ensure customers' loyalty (Picón, Castro, & Roldán, 2014). Alternative attractiveness is one of the determining factors of customers' loyalty (Han, Yu, & Kim, 2018). It is the customers' belief of deriving a better level of satisfaction from the offering of alternative service provider (Kuo, Hu, & Yang, 2013). It also has an inverse relationship with customers' satisfaction (Calvo-porrá & Lévy-mangin, 2015; Han & Hyun, 2018).

Transaction Cost Economies

The theoretical underpinning of the transaction cost economies is that both traditional and online marketers earn profit by reducing transaction cost related to asset specificity, doubt and transaction occurrence (Liang & Huang, 1998; T S H Teo & Yu, 2005). These transaction costs are costs associated with making an exchange and play pivot role in business dealings (Coase, 1937; Williamson, 1981, 2016). Other studies have examined the relationship between

information available on the internet and transaction cost, they opined that this information availability can reduce information asymmetry associated to transaction cost, thus leading to a reduced transaction cost and transparent transaction, online stores with such a reduced transaction cost will be more preferable by customers (Liang & Huang, 1998). The proponent of TCE, Coase (1937) opined that there is partiality in information flow between active economic actors in economic activities tends to be partial, as economic actors are rational and opportunists (Williamson, 1981, 1987).

Online purchase results in service convenience by reducing transaction cost to be incurred in the process of exchange, this implies that online service convenience could result in customers satisfaction when compared with traditional purchase. This convenience could be in forms of provision of powerful search engines, product samples (Thompson S.H. Teo, Wang, & Leong, 2004). Researchers have simultaneously examined service convenience as a means of reducing transaction cost and improving the relationship between it and consumers' behaviour (customers' satisfaction and customers' loyalty) (Colwell, Aung, Kanetkar, & Holden, 2008; Duarte et al., 2018; Jiang et al., 2013; Kaura, 2013; Mpinganjira, 2015; Salehi, Abdollahbeigi, & Charmchian, 2012).

Empirical Review

There are numerous researches in the consumers' behaviour literature looking into the antecedents of customer loyalty. These researches differ from each other either in terms of concepts, coverage or methodology used. In the field of consumers' behaviour, customers' loyalty has been viewed as a key factor in attaining competitive edge and sustaining the organization (Nguyen-Phuoc, Su, Tran, Le, & Johnson, 2020). Therefore, attempts has been made by many studies to investigate the antecedents of customers' loyalty (e.g. Baena-Arroyo, García-Fernández, Gálvez-Ruiz, & Grimaldi-Puyana, 2020; Cheng, Gaur, & Abdul Rahim, 2020; Krishnan, 2020; Prentice & Nguyen, 2020). For example, empirical investigation by some researchers have showed a positive relationship between e-service convenience and customers' loyalty (Baena-Arroyo et al., 2020).

According to Prentice and Nguyen (2020), customers' engagement exerted a significant influence on the association between service experience and customers' loyalty among customers of hotels in Australia. The study employed SEM estimation technique and virtual snowball sampling technique were employed with a total valid respondent of 380. The study also found a significant effect of artificial intelligence on customers' loyalty. Service experience was also found to have a mediating role on customers' loyalty. The findings is similar to that of Prentice, Wang, and Lin (2018) that customers' engagement significantly affect customers' loyalty.

Employing Spearman's rank correlation coefficient estimation technique, Omoifo (2020) concluded that transaction convenience positively influences customers' patronage in Money deposit banks in Port-Harcourt, Nigeria. Other findings on the relationship between the two variables have revealed positive and significant relationship. In the case of 263 Sepah Bank, (Khazaei, Manjiri, Samiey, & Najafi, 2014b) examined the relationship between service convenience, customers' satisfaction. The empirical results of SEM showed positive relationship among the variables. Implication of the findings is that organisations need to ensure customers' satisfaction and service convenience (in form of decision, access, transaction, benefit, and post benefit convenience) to gain customers' retention in service industry.

In Spain, (Krishnan, 2020) prescribed that the major dimensions and measurements of customers' loyalty among customers of shopping malls Chennai City using Principal components analysis. The study found seven key factors of loyalty which are competition, elegance, movie affinity, attractive number of shops, multi dimension product availability, theme-based approach, and entertainment. The study also emphasized the importance of the three major dimensions of customers' loyalty which are behavioural, and attitudinal.

Abumalloh, Ibrahim and Nilashi (2020) investigated the major drivers of customers' loyalty among female customers of online shops. The study employed partial least squares and SEM estimation techniques. The study found significant relationship between website quality and satisfaction. Satisfaction and trust were also found to influence loyalty significantly and positively. The study confirms previous findings of Nilashi, Jannach, bin Ibrahim, Esfahani, and Ahmadi (2016) that recommendation quality is important in improving customers' trust.

Kushwaha and Kaushal (2020) investigated the antecedents of consumer' online behavior in India. The result of the systematic review of literature revealed that online buying behavior of consumers are influenced by price, service quality and branded products. The study also revealed direct and positive impact of service quality on e-satisfaction and e-loyalty. However, future studies could also include other antecedents such as perceived ease of use, and service convenience. Furthermore, consumers' characteristics such as education, income and browsing behavior on the internet could also be considered in future studies.

Paul, Sankaranarayanan, and Mekoth (2016) examined the drivers and consequences of customers' satisfaction among 225 (125 from small retail outlets and 100 from large retail outlets) customers of retail stores in India using convenience sampling technique, exploratory factors analysis and OLS estimation technique. The result of the OLS revealed social desirability, social ambience, shopping economy, family shopping, staff friendliness, and deal proneness have positive and significant influence on customers' satisfaction in the large retail outlets. Surprisingly, the study is among the very few ones that found shopping convenience to have harmful effect on satisfaction. Further studies could consider customers' shopping orientation, characteristics and store preference.

Previous studies in different marketing fields have predicted that customers loyalty and satisfaction are major outcomes of e-service convenience (Kushwaha & Kaushal, 2020; Liu, Huang, & Chen, 2014). Repetitive purchase is also positively affected by these multidimensional e-service convenience construct (Pham et al., 2018). Evidence have revealed that high level of service convenience has two main consequences for customers including consumers' loyalty and customers' satisfaction (Baena-Arroyo et al., 2020; Cheng et al., 2020). Therefore, both constructs should be included in studies on the relationship between e-service convenience and consumers' behaviour.

Suryawardani and Wulandari (2020) investigated the factors determining consumers' brand switching behaviour and how those factors affect customers' satisfaction and loyalty among 400 users of online transportation services in Bandung, Indonesia, using PLS-SEM. The findings revealed that customers' satisfaction, e-service quality, promotion and price had positive and significant impact on consumers' loyalty. The study is in line with the findings of (Sharma & Panga, 2018) that e-service quality is a strong determinant of customers' satisfaction and loyalty. However, the study was conducted in online transportation service sector; hence, it might lack generalizability to other sectors of the transportation industry.

The study of Mirza, Waheed and Ali (2020) investigated the determinants of post-purchase intention among 286 employees and students of public and private sector firms who are users of mobile Value-Added Services in Pakistan telecommunication Industry. The study employed SEM to conclude that perceived value has positive and significant impact on post-purchase intention. The findings also revealed a positive and significant moderating effect of switching cost on the relationship between service quality and post-purchase intention. However, the sample size is not a true representative of the total population of the study; hence, further studies could include more sample size. Further studies could also consider differentiating switching cost into high and low. The mediating role of customers' satisfaction could also be considered by future studies.

Tiamiyu, Quoquab and Mohammad (2020) investigated switching intention and psychological engagement among 162 customers of Airbnb, Malaysia. The result of the PLS-SEM showed that psychological engagement does not mediate the relationship between alternative attractiveness and switching intention. Alternative attractiveness was found to have a negative but insignificant impact on psychological engagement of tourists however, psychological engagement has negative and significant impact on switching intention. Findings of the study is similar to that of Islam and Rahman (2017) that psychological engagement is a key driver of behavioural intention among tourists. However, future studies could consider other determinants of switching intention such a switching cost, customer value. Furthermore, the study could be replicated in other regions such as South East Asia, Middle East and Nigeria.

In a study carried out by Minghong, Xianjun, Xiaoli, and Jing (2020) perceived convenience derived by mobile service users during online search serves as the major determinants of switching behaviour. Hence a user who perceived a service as being convenient would be reluctant to seek relative advantage. Similarly, availability of attractive alternatives, poor customers service, technical issues, product delivery issues, and perceived price unfairness could prone customers to switch from a product offering/ brand to another alternative which they find more attractive and with better positive word of mouth (Ghazali, Nguyen, Mutum, & Mohd-any, 2016; Singh & Rosengren, 2020). However, overall satisfaction, perceived switching cost and alternative attractiveness could inhibit switching behaviour while enhancing e-loyalty vis-a-viz (Ghazali et al., 2016).

Hartono and Wahyono (2018) examined the influence of alternative attractiveness, variety seeking and satisfaction on switching behaviour among 115 customers of Café Sisemoet Ungaran using Path Analysis. The study revealed that all the variables except satisfaction had positive influence on brand switching behaviour. Nonetheless, all the variables had significant impact on consumers' switching behaviour. The findings is in line with the study of Mannan (2017) that consumers are attracted to competitors that render quality services.

Methodology

The survey research design was employed to determine the moderating role of alternative attractiveness on the relationship between e-service convenience and customer loyalty among customers of Jumia in Ogun State. The choice of Ogun State for this study is that based on the Google trend report, the state is the number one in the list of states that are interested in Jumia, over the last 12 months (Retrieved from trend.google.com). Questionnaire items on E-service convenience were obtained from the studies of (Berry et al., 2002; Jiang et al., 2011a). Scale for customers' loyalty were adapted from the studies of (Almarashdeh et al., 2019; Bi & Kim, 2020; Hult et al., 2019; Urueña & Hidalgo, 2015). Items on alternative attractiveness were adapted from the study of (Picón et al., 2014).

Data analysis and Results

4.1. Validity and Reliability test

Table 1 depicts the result of the Cronbach Alpha reliability test and EFA factor loading for construct validity. An alpha value of less than 0.60 represents weak reliability of the instrument, while alpha values over 0.7 indicate that all scales can be considered reliable (Evans et al., 2008; Tavakol & Dennick, 2011). The result depicts that all the Cronbach alpha values are more significant than 0.60 and nearly 1.0, which means that the items are reliable (Churchill, 1979).

The results of the exploratory factor analysis depict that all the items were more significant than 0.30, and they were accepted since factor loading values more significant than (+/-) 0.30 are minimally acceptable (Hair, Black, Babin, Anderson, & Tatham, 2006).

Table 1: Reliability and Validity results

Constructs	(Cronbach's alpha (α))	Item details	Factor loading
Customer loyalty	(0.8870)	CL1	0.9976
		CL2	0.5723
		CL3	0.9971
E-service convenience	(0.7416)	ES1	0.7898
		ES2	0.5488
		ES3	0.7581
Alternative Attractiveness	(0.7508)	AA1	0.8722
		AA2	0.5510
		AA3	0.8088

4.3. Model testing

This study followed the 3-step hierarchical regression analysis proposed by Sharma, Durand, and Gur-Arie (1981). Models 1 and 2 depict the influence of the independent variable and the moderating variable on E-loyalty respectively. Model 3 was developed to assess the interaction effects. Hence, Models 2 and 3 capture the moderating effects of Alternative Attractiveness. This study followed hierarchical procedure to test the interaction effects based on previous studies.

Model 1 in Table 2 showed a significant and positive relationship between the independent variable (e-service convenience) and the dependent variable (e-loyalty), with a coefficient of 0.101, a p -value of 0.000, and a standard error of 0.00579. The p -value obtained is less than 0.01, hence, it can be concluded that the β_1 value obtained is significant at 99% confidence interval. This indicates that e-service convenience could enhance e-loyalty. Results show that e-retail outlets can easily achieve e-loyalty of customers by providing e-service convenience. Model 2 depicts that the moderating variable (Alternative Attractiveness) has a negative and significant

effect on the dependent variable (forecasting accuracy) with a β_2 value of -0.129 which is significant at 1% level of significance. This indicated that a unit increase in Alternative Attractiveness result in about 0.13 (on the average) decrease in e-loyalty.

In Model 3, this study depicts the interactive influence of Alternative Attractiveness on the effects of e-service convenience on e-loyalty, which showed a significant β_3 value of -0.0309 at a 1% level of significance. So, it can be stated that Alternative Attractiveness has a negative moderating influence on the relationship between the e-service convenience e-loyalty and e-loyalty. The introduction of interaction term in Model 3 also increased the R-squared value from 0.508 to 0.521. Based on the significant values of β_2 and β_3 , it can be concluded that Alternative Attractiveness was a quasi-moderator in the relationship between e-service convenience and Customer Loyalty (Sharma et al, 1981). It is a quasi-moderator because it affects the forms of the relationship by interacting with the predictor variable (e-service convenience) and directly affecting the criterion variable (e-loyalty) (Sharma et al., 1981)(Haniff, Ab Halim, and Abdul Manaf, 2016; Sharma et al, 1981).

Table 3 Results of the Moderated Regression Analysis (MRA)

VARIABLES	(1) e-loyalty	(2) e-loyalty	(3) e-loyalty
e-service convenience	0.101*** (0.00579)	0.110*** (0.00541)	0.144*** (0.0116)
Alternative Attractiveness		-0.129*** (0.0144)	-0.00566 (0.0397)
c. e-service convenience #c. Alternative Attractiveness			-0.0309*** (0.00929)
Constant	0.0305 (0.0194)	0.166*** (0.0234)	0.0343 (0.0459)
Observations	432	432	432
R-squared	0.416	0.508	0.521

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

5. Conclusion

This study examined the moderating effect of Alternative Attractiveness on the relationship between e-service convenience and e-loyalty in Jumia e-retail outlet in Ogun State. This study has confirmed that e-service convenience derived online by customers of Jumia could cause an increase in e-loyalty behaviour, so there should not be service inconvenience. This is in line with previous studies of (Aik-Chuan, Wei-Han, Keng-Boon, Teck-Soon, & King-Tak, 2015; Kim & Park, 2015; Lloyd, Chan, Yip, & Chan, 2014; Mathur, Das, & Paul, 2016; Omoifo, 2020) who found positive as well as significant impact of e-service convenience on consumer behaviour.

The findings support the submission of some recent studies which found empirical evidence in favour of the argument that a greater level of service convenience generates a greater

contribution to customer loyalty (Baena-Arroyo et al., 2020; Chen, Chang, Chen, & Chen, 2019; Cheng et al., 2020; Prentice & Nguyen, 2020b) as it reduces customers' dissatisfaction, (Ayegba et al., 2018; Khazaei, Manjiri, Samiey, & Najafi, 2014a; Mehmood & Najmi, 2017b), and switching behaviour (Khazaei et al., 2014).

This study also highlights that alternative attractiveness has a direct and negative relationship with customer loyalty (Minghong et al., 2020; Singh & Rosengren, 2020). This finding implies that, despite e-service convenience, alternative attractiveness could hinder the loyalty of consumers to a particular firm/brand (Ghazali et al., 2016) as it enhances switching intention/behaviour (Li et al., 2018; Oh & Park, 2020). Given that alternative attractiveness represents the favourable of competitors, attractiveness of their website, ease of accessibility, timeliness, post-purchase convenience derived from competitors' e-stores etc., this findings extends and validates previous studies (Hartono & Wahyono, 2018; Li et al., 2018; Singh & Rosengren, 2020). However, it is contrary to the view of Saidin, Sanuri, Mokhtar, Saad, and Yusoff (2018) that alternative attractiveness does not have significant effect on customer loyalty.

Thirdly, the moderating effect of alternative attractiveness on e-service convenience and consumer behaviour is significant (Han & Hyun, 2018; Khajouei, 2013). The effect of e-loyalty changes as level of alternative attractiveness and e-service convenience change. The present study contributes to the field of service marketing by introducing alternative attractiveness as a quasi-moderator in the relationship between e-service convenience and e-loyalty. In particular, alternative attractiveness moderates the effects of e-service convenience on e-loyalty.

6. Implications

6.1. Theoretical Implications

This study extended the frontier of knowledge by employing Transaction Cost Economies (TCE) in service marketing field, the findings of this study increase support for the use of TCE as developed by (Coase, 1937), in terms of its established significant relationship among the variables and also found service convenience (Colwell et al., 2008; Duarte et al., 2018; Jiang et al., 2013; Kaura, 2013; Mpinganjira, 2015; Salehi et al., 2012) as resources that can be used to gain time and effort convenience and favourably influence consumer behaviour in forms of customer loyalty. In particular, this study fills existing gap in literature by including alternative attractiveness as a quasi-moderator of service convenience-loyalty relationship. Continuous investment in service convenience is a hindering factor for customer loyalty to online business, but only few studies have investigated its moderating role on the relationship between e-service convenience and customer loyalty.

6.2. Practical implication

This study has important managerial implications since it helps the e-retailers in Ogun State to increase their chances of gaining competitive advantage in form of customer loyalty. This study suggests that e-retailers in Ogun State should take into account different types of information technology tools that can ease transaction in order to facilitate service convenience among the consumers. To be more specific, the e-retailers in Ogun State are advised to opt for full usage of advanced information technology equipment and embrace service convenience mechanisms rather than withholding information and using outdated technological tools, since the former enhances e-loyalty and increases competitive advantage.

Limitation and future research avenues

There are several notable limitations in the study that should be considered in future research. First, the focus of this study has been on e-retail stores, future studies may focus on the other side of the coin by analysing e-education sector. We encourage future studies to examine how information technology have moderated the impact of other determinants of customer loyalty (e.g customer perceived value, customer satisfaction) on consumer behavior (e.g switching behaviour, electronic word of mouth behaviour).

Secondly, this study included a sample of Jumia e-retail store in Ogun state which is just a fraction of the e-retail sector, other studies could consider other fractions such as Jiji, and Konga. Last but not least, future studies are encouraged to do a comparative analysis of the study in different States or regions.

References

- Abumalloh, R., Ibrahim, O., & Nilashi, M. (2020). Loyalty of Young Female Arabic Customers towards Recommendation Agents : A New Model for B2C E-Commerce. *Technology in Society*, 101253. <https://doi.org/10.1016/j.techsoc.2020.101253>
- Aik-Chuan, T., Wei-Han, T. G., Keng-Boon, O., Teck-Soon, H., & King-Tak, Y. (2015). The effects of convenience and speed in m-payment. *Industrial Management & Data Systems*, 115(2), 311.
- Ali, F., Kim, W. G., Li, J., & Jeon, H.-M. (2018). Make it delightful: Customers' experience, satisfaction and loyalty in Malaysian theme parks. *Journal of Destination Marketing & Management*, 7, 1–11.
- Almarashdeh, I., Jaradat, G., Abuhamdah, A., Alsmadi, M., Alazzam, M. B., Alkhasawneh, R., & Awawdeh, I. (2019). The difference between shopping online using mobile apps and website shopping: A case study of service convenience. *International Journal of Computer Information Systems and Industrial Management Applications*, 11(June), 151–160.
- Ayegba, A., Suleiman, A. Y., & Dominic, O. A. (2018). *Assessing the Importance of Online Shop to Customers in Nigeria : A Case Study of Juimia Online Shop*. 5(1), 76–79.
- Babatunde, A. N. (2019). *USABILITY EVALUATON OF USERS ' EXPERIENCE ON SOME EXISTING E- COMMERCE PLATFORMS*. (May).
- Baena-Arroyo, M. J., García-Fernández, J., Gálvez-Ruiz, P., & Grimaldi-Puyana, M. (2020). Analyzing Consumer Loyalty through Service Experience and Service Convenience: Differences between Instructor Fitness Classes and Virtual Fitness Classes. *Sustainability*, 12(3), 828.
- Berry, L. L., Seiders, K., & Grewal, D. (2002). Understanding service convenience. *Journal of Marketing*, 66(3), 1–17. <https://doi.org/10.1509/jmkg.66.3.1.18505>
- Bi, Y., & Kim, I. (2020). Older travelers' e-loyalty: The roles of service convenience and social presence in travel websites. *Sustainability (Switzerland)*, 12(1). <https://doi.org/10.3390/SU12010410>
- Calvo-porrall, C., & Lévy-mangin, J. (2015). Computers in Human Behavior Switching behavior and customer satisfaction in mobile services : Analyzing virtual and traditional operators. *COMPUTERS IN HUMAN BEHAVIOR*, 49, 532–540. <https://doi.org/10.1016/j.chb.2015.03.057>

- Chen, K., Chang, F., Chen, Y., & Chen, P. (2019). *The Relationships between Corporate Credibility, Service Convenience, and Consumers' Use Intentions: Toward Ticketing Apps for Low-Cost Carriers*. <https://doi.org/10.3390/su11030810>
- Cheng, B. L., Gaur, S. S., & Abdul Rahim, R. (2020). Factors Leading to Customer Retention in the High Volume- Low Volume Service Context: Evidence from the Mobile Service Industry. *Asian Journal of Business Research, 10*(1), 68–103. <https://doi.org/10.14707/ajbr.200076>
- Churchill, G. A. (1979). A Paradigm for Developing Better Measures of Marketing Constructs. *Journal of Marketing Research, 16*(1), 64–73. <https://doi.org/10.2307/3150876>
- Coase, R. H. (1937). The Nature of the Firm. *Economica, 4*(16), 386–405. <https://doi.org/https://doi.org/10.1111/j.1468-0335.1937.tb00002.x>
- Colwell, S. R., Aung, M., Kanetkar, V., & Holden, A. L. (2008). Toward a measure of service convenience: Multiple-item scale development and empirical test. *Journal of Services Marketing, 22*(2), 160–169. <https://doi.org/10.1108/08876040810862895>
- Dai, B., Forsythe, S., & Kwon, W. S. (2013). The impact of online shopping experience on risk perceptions and online purchase intentions: Does product category matter? *Journal of Electronic Commerce Research, 15*(1), 13–24.
- Daud, R. O., Tulung, J. E., Gunawan, E. M., & Program, M. (2019). Delivering Service Convenience To Enhance Customer Satisfaction: Quantitative Analysys on Shopee. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi, 7*(4), 5674–5683.
- Duarte, P., Costa e Silva, S., & Ferreira, M. B. (2018). How convenient is it? Delivering online shopping convenience to enhance customer satisfaction and encourage e-WOM. *Journal of Retailing and Consumer Services, 44*(May), 161–169. <https://doi.org/10.1016/j.jretconser.2018.06.007>
- Ekwueme, B. A., & Nehemiah, A. (2017). *The Influence of Online Marketing of Jumia and Konga on Consumer Purchasing Behaviour among Kogi State Residents of Nigeria. 17*(6).
- Evans, L., Hair, J. F., Money, A. H., Page, M., Eds, P. S., Business, M., ... Sussex, W. (2008). Book reviews 211. In *Research Methods for Business*. West Sussex, England: John Wiley & Sons. <https://doi.org/10.1016/j.intacc.2008.04.006>
- Ghazali, E., Nguyen, B., Mutum, D. S., & Mohd-any, A. A. (2016). *Constructing online switching barriers: examining the effects of switching costs and alternative attractiveness on e-store loyalty in online pure-play retailers*. <https://doi.org/10.1007/s12525-016-0218-1>
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. (2006). *Multivariate data analysis*. Uppersaddle River, NJ: Pearson Prentice Hall.
- Han, H., & Hyun, S. S. (2018). Investigating customers' shopping behaviors at airport duty-free shops: impact of shopping flow and alternative shopping malls' attractiveness. *Asia Pacific Journal of Tourism Research, 0*(0), 1–12. <https://doi.org/10.1080/10941665.2018.1485717>
- Han, H., Yu, J., & Kim, W. (2018). Airport shopping – an emerging non-aviation business: triggers of traveler loyalty. *Journal of Travel & Tourism Marketing, 00*(00), 1–11. <https://doi.org/10.1080/10548408.2017.1422454>
- Hartono, K., & Wahyono. (2018). The infuence of satisfaction, variet seeking, and alternative

- attractiveness to switching behaviour through switching. *Management Analysis Journal*, 7(3), 363–373.
- Hult, G. T. M., Nidhi, P., Morgeson, F. V, & Zhang, Y. (2019). Antecedents and Consequences of Customer Satisfaction : Do They Differ Across Online and Offline Purchases ? *Journal of Retailing*, 95(1), 10–23. <https://doi.org/10.1016/j.jretai.2018.10.003>
- Islam, J. U., & Rahman, Z. (2017). The impact of online brand community characteristics on customer engagement: An application of Stimulus-Organism-Response paradigm. *Telematics and Informatics*, 34(4), 96–109.
- Jiang, L., Jiang, N., & Liu, S. (2011). Consumer perceptions of e-service convenience: An exploratory study. *Procedia Environmental Sciences*, 11(PART A), 406–410. <https://doi.org/10.1016/j.proenv.2011.12.065>
- Jiang, Yang, Z., & Jun, M. (2013). Measuring consumer perceptions of online shopping convenience. *Journal of Service Management*, 24(2), 191–214. <https://doi.org/10.1108/09564231311323962>
- Kaura, V. (2013). Antecedents of customer satisfaction: a study of Indian public and private sector banks. *International Journal of Bank Marketing*.
- Kemp, S. (2020). Digital 2020: 3.8 Billion People Use Social Media. *We Are Social*. [Online] Available at: <https://wearesocial.com/blog/2020/01/digital-2020-3-8-billion-people-usesocial-media> [Accessed: 19 March 2020].
- Khajouei, F. (2013). *Inertia and customer loyalty in the varying levels of the zone of tolerance and alternative attractiveness*. 3(7), 555–571. <https://doi.org/10.6007/IJARBS/v3-i7/77>
- Khazaei, A., Manjiri, H., Samiey, E., & Najafi, H. (2014a). The effect of service convenience on customer satisfaction and behavioral responses in bank industry. *International Journal of Basic Sciences & Applied Research*, 3(1), 16–23.
- Khazaei, A., Manjiri, H., Samiey, E., & Najafi, H. (2014b). The Effect of Service Convenience on Customer Satisfaction and Behavioral Responses in Bank Industry. *International Journal of Basic Science & Applied Research*, 3(1), 16–23.
- Kim, M., & Park, C. (2015). *Effects of Consumers ' Perceived Service Convenience : Differences between Department Stores and General Super Markets 소매업태의 지각된 서비스 편의성이 서비스 성과에 미치는 영향: 백화점과 종합슈퍼마켓간 차이를 중심으로*. 2, 85–94.
- Krishnan, J. J. (2020). Materials Today : Proceedings A study on loyalty dimension and measurement. *Materials Today: Proceedings*, (xxxx). <https://doi.org/10.1016/j.matpr.2020.06.046>
- Kuo, Y. F., Hu, T. L., & Yang, S. C. (2013). Effects of inertia and satisfaction in female online shoppers on repeat purchase intention: The moderating roles of word of mouth and alternative attraction. *Managing Service Quality: An International Journal*, 23(3), 168–187. <https://doi.org/10.1108/09604521311312219>
- Kushwaha, G. S., & Kaushal, M. (2020). E-Satisfaction and E-Loyalty: Two Main Consequences of Online Buying Attributes. In *Global Branding: Breakthroughs in Research and Practice*

(pp. 107–127). IGI Global.

- Li, Y., Liu, H., Lim, E. T. K., Mein, J., Yang, F., & Lee, M. K. O. (2018). Customer 's reaction to cross-channel integration in omnichannel retailing : The mediating roles of retailer uncertainty , identity attractiveness , and switching costs. *Decision Support Systems*, 109, 50–60. <https://doi.org/10.1016/j.dss.2017.12.010>
- Liang, T.-P., & Huang, J.-S. (1998). An empirical study on consumer acceptance of products in electronic markets: a transaction cost model. *Decision Support Systems*, 24(1), 29–43.
- Liu, C.-M., Huang, C. J., & Chen, M. L. (2014). Relational benefits, customer satisfaction, and customer loyalty in chain store restaurants. *International Journal of Organizational Innovation (Online)*, 7(1), 46–56. <https://doi.org/10.1016/j.intman.2012.10.002>
- Lloyd, A. E., Chan, R. Y. K., Yip, L. S. C., & Chan, A. (2014). Time buying and time saving: effects on service convenience and the shopping experience at the mall. *Journal of Services Marketing*.
- Mannan, B. (2017). Understanding major dimensions and determinants that help in diffusion & adoption of product innovation : using AHP approach. *Journal of Global Entrepreneurship Research*, 7(12), 1–24. <https://doi.org/10.1186/s40497-017-0072-4>
- Mathur, T., Das, G., & Paul, U. K. (2016). *Convenience , Satisfaction , and Post-Purchase Behavior in India 's Health Insurance Market*. 1762(September). <https://doi.org/10.1080/08911762.2016.1206650>
- Mehmood, S. M., & Najmi, A. (2017a). Understanding the impact of service convenience on customer satisfaction in home delivery: Evidence from Pakistan. *International Journal of Electronic Customer Relationship Management*, 11(1), 23–43. <https://doi.org/10.1504/IJECRM.2017.086752>
- Mehmood, S. M., & Najmi, A. (2017b). Understanding the impact of service convenience on customer satisfaction in home delivery: Evidence from Pakistan. *International Journal of Electronic Customer Relationship Management*, 11(1), 23–43.
- Minghong, C., Xianjun, Q., Xiaoli, L., & Jing, L. (2020). ScienceDirect Understanding Searching Behavior Switching from from PC PC to to Understanding Users ' Users ' Searching Behavior Switching Mobile : From From a Dual Dual Perspective Perspective of of Enablers Enablers and and Inhibitors Inhibitors Mobile. *Procedia Computer Science*, 162(Itqm 2019), 355–360. <https://doi.org/10.1016/j.procs.2019.11.295>
- Mirza, F., Waheed, N. A., & Ali, S. Y. (2020). *Impact of service quality and perceived value on the post-purchase intention with the moderating effect of switching cost : An evidence from Pakistan telecom industry*. 1(1), 65–83.
- Mpinganjira, M. (2015). Online Store Service Convenience, Customer Satisfaction and Behavioural Intentions: A Focus on Utilitarian Oriented Shoppers. *Journal of Economics and Behavioral Studies*, 7(1(J)), 36–49. [https://doi.org/10.22610/jebv.v7i1\(j\).561](https://doi.org/10.22610/jebv.v7i1(j).561)
- Nguyen-Phuoc, D. Q., Su, D. N., Tran, P. T. K., Le, D.-T. T., & Johnson, L. W. (2020). Factors influencing customer's loyalty towards ride-hailing taxi services—A case study of Vietnam. *Transportation Research Part A: Policy and Practice*, 134, 96–112.
- Nilashi, M., Jannach, D., bin Ibrahim, O., Esfahani, M. D., & Ahmadi, H. (2016).

- Recommendation quality, transparency, and website quality for trust-building in recommendation agents. *Electronic Commerce Research and Applications*, 19, 70–84.
- Ogbuji, C. N., & Udom, A. O. (2018). A Holistic Presentation of Online Shopping in Nigeria. *Researchers World*, 9(3), 22.
- Oh, C., & Park, J. (2020). *Insights for Sustainability of Smartphone Business : Understanding Customer Switching Behavior in Smartphone Services*. 1–14.
- Olotewo, J. (2017). *Examining the Antecedents of In-Store and Online Purchasing Behavior : A Case of Nigeria*. 2017. <https://doi.org/10.5171/2017>.
- Omoifo, D. O. (2020). *Improving Customer Value Co-creation through Customer Engagement and Requirements Engineering Practices in a Small Software Company Thesis submitted for examination for the degree :*
- Paul, J., Sankaranarayanan, K. G., & Mekoth, N. (2016). *Consumer satisfaction in retail stores : theory and implications*. 40, 635–642. <https://doi.org/10.1111/ijcs.12279>
- Pham, Q. T., Tran, X. P., Misra, S., Maskeliunas, R., & Damaševičius, R. (2018). Relationship between convenience, perceived value, and repurchase intention in online shopping in Vietnam. *Sustainability (Switzerland)*, 10(1). <https://doi.org/10.3390/su10010156>
- Picón, A., Castro, I., & Roldán, J. L. (2014). *The relationship between satisfaction and loyalty : A mediator analysis* ☆. 67, 746–751.
- Prentice, C., & Nguyen, M. (2020a). Journal of Retailing and Consumer Services Engaging and retaining customers with AI and employee service. *Journal of Retailing and Consumer Services*, 56(June), 102186. <https://doi.org/10.1016/j.jretconser.2020.102186>
- Prentice, C., & Nguyen, M. (2020b). Journal of Retailing and Consumer Services Engaging and retaining customers with AI and employee service. *Journal of Retailing and Consumer Services*, 56(April), 102186. <https://doi.org/10.1016/j.jretconser.2020.102186>
- Prentice, C., Wang, X., & Lin, X. (2018). An organic approach to customer engagement and loyalty. *Journal of Computer Information Systems*, 1–10.
- Saidin, Z. H., Sanuri, S., Mokhtar, M., Saad, R., & Yusoff, R. Z. (2018). *The Impact of Automotive After-Sales Service Quality and Alternative Attractiveness on Customer Loyalty*. 7(1), 177–187.
- Salehi, F., Abdollahbeigi, B., & Charmchian, A. (2012). *The Impact of Website Information Convenience On E-commerce Success Of Companies*. 57, 381–387. <https://doi.org/10.1016/j.sbspro.2012.09.1201>
- Sharma, & Panga, M. D. (2018). Determinants of Switching Behaviour in Consumer Electronic Goods. *Prestige International Journal of Management and Research*, 10(4), 107.
- Sharma, S., Durand, R. M., & Gur-Arie, O. (1981). Identification and analysis of moderator variables. *Journal of Marketing Research*, 18(3), 291–300.
- Singh, R., & Rosengren, S. (2020). Journal of Retailing and Consumer Services Why do online grocery shoppers switch ? An empirical investigation of drivers of switching in online grocery. *Journal of Retailing and Consumer Services*, 53(June 2019), 101962. <https://doi.org/10.1016/j.jretconser.2019.101962>

- Suryawardani, B., & Wulandari, A. (2020). *Determinant Factors of Customers Switching Behavior to Customer Satisfaction and Loyalty in Online Transportation Users in Bandung*. *Faktor Determinan Customers Switching Behavior terhadap Kepuasan dan Loyalitas Pelanggan pada Pengguna Transportasi Online d. 11(36)*, 12–25.
<https://doi.org/10.15294/jdm.v11i1.21432>
- Tavakol, M., & Dennick, R. (2011). Making sense of Cronbach's alpha. *International Journal of Medical Education*, 2, 53–55. <https://doi.org/10.5116/ijme.4dfb.8dfd>
- Teo, T S H, & Yu, Y. (2005). Online buying behavior: a transaction cost economics perspective. *Omega*, 33(5), 451–465.
- Teo, Thompson S.H., Wang, P., & Leong, C. H. (2004). Understanding online shopping behaviour using a transaction cost economics approach. *International Journal of Internet Marketing and Advertising*, 1(1), 62–84. <https://doi.org/10.1504/IJIMA.2004.003690>
- Tiamiyu, T., Quoquab, F., & Mohammad, J. (2020). *To switch or not to switch : the role of tourists ' psychological engagement in the context of Airbnb Malaysia*. 6(1), 175–196.
<https://doi.org/10.1108/IJTC-09-2019-0158>
- Urueña, A., & Hidalgo, A. (2015). Successful loyalty in e-complaints : FsQCA and structural equation modeling analyses ☆. *Journal of Business Research*.
<https://doi.org/10.1016/j.jbusres.2015.10.112>
- Williamson, O. E. (1981). The economics of organization: The transaction cost approach. *American Journal of Sociology*, 87(3), 548–577.
- Williamson, O. E. (1987). Transaction cost economics: The comparative contracting perspective. *Journal of Economic Behavior & Organization*, 8(4), 617–625.
- Williamson, O. E. (2016). The transaction cost economics project: origins, evolution, utilization. In *The Elgar Companion to Ronald H. Coase*. Edward Elgar Publishing.