



The Mediating Effect of E-trust on the Relationship between Online Shopping Attributes and Customer Satisfaction in North – East Geo-political Zone of Nigeria

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Abstract

Technology advancement has encouraged businesses to migrate their business to e-commerce, especially e-marketplace or online shop. The purpose of this study is to examine mediating effect of E-trust on the relationship between online shopping attributes and customer satisfaction in North –East, Nigeria. This study undertakes literature review on online shopping attributes on e-trust and customer satisfaction to find possible and other impelling, regulating, and interrelated variables in the above-mentioned context. The review includes the research articles published which is indexed in Scopus and Web of Science data base. The methods for this study were review of existing literature on the study variables. Based on the outcomes of the reviewed literature, there is significant effect of online shopping attributes (information quality, and product variety, product delivery) on e-trust and customer satisfaction. Similarly, e-trust mediates between online shopping attributes and customer satisfaction. The proposed model of the study is based on the hypothetical viewpoint that can be empirically confirmed by exploring each statement for the respective dimensions. The study and the proposed model are capable of developing further the theoretical base of the incorporated online shopping attribute, trust and customer satisfaction. It is recommended that managers should always ensure that their customers are considered first and they should prompt knowledge of new technologies to satisfy their customer.

Keywords: E-trust, online shopping attributes, customer satisfaction

1.0 Introduction

E-commerce growth has grown rapidly in recent years. The e-commerce is as an inalienable part of electronic world. The investment, electronic marketing, electronic payments, online stores and auction markets, the whole ones contain the corner of vast electronic commerce (Dewi & Giantari, 2022; Mofokeng, 2021; Tjahjaningsihet *al.*, 2024). Recently, many large stores easily sell their products via the Internet, and firms improve their enormous exchanges on the internet (Cuong, 2023; Purthi & gupta, 2017). The e-commerce branches have been considered pervasive today and many firms are working at the international level.

Internet and web development have become one of important channels for selling, purchasing, trading, and distributing goods and services between enterprises, within

enterprises, between enterprises and consumers, and even between consumers (Faraoni *et al.*, 2019; Turban *et al.*, 2017). With increasing internet access, the use of online shopping services has been booming globally and locally (Bhat & Darzi, 2020).

The advantage of the Internet is its ability to simplify information searches and to facilitate transactions (Bilgihan, 2016). Innovative website technology usage and online shopping have positive relationships with customer's satisfaction with online services (ease of navigation, information quality, web design, security, etc.), which fundamental for the long-term success of online is shopping (Bruschet *al.*, 2019; Mofokeng, 2021; Sharma & Aggarwal, 2019).

Shopping on the Internet is convenient as there is no time restriction, it is comfortable since it is in a user friendly environment and there is also an instant satisfaction of ordering, paying and delivering (Purth i& gupta, 2017). A one-to-one basis, as well as, a two way communication with customers through the Internet is possible. Enhancing brand image, creating awareness and providing customer service are more important than just selling the products or entertaining customers. With better technologies, companies can create a stronger brand image and thus increase sales (Leong, et al. 2019). On the other side, it is easier for customers to receive a kind of acknowledgement; feeling that they did not waste their time. Nowadays, people live a busy life and shopping online is time consuming for them.

Notably, creating and maintaining customer satisfaction through its antecedents is an appropriate and necessary strategy for developing customer satisfaction. Managers who understand the factors driving customers' satisfaction and their choice of online store help their businesses to benchmark and guide future improvements (Vasic *et al.*, 2018). Online marketing research postulates that consumers shop online for benefits, including the variety of products and the assurance of reliable delivery options (Torkzadeh & Dhillon, 2002;

Xiao *et al.*, 2018), which contribute significantly to greater website satisfaction (Alavi, *et al.*, 2016; Ladeira, *et al.*, 2016; Tzeng, *et al.*, 2020), better attitudes toward online shopping (Park, *et al.*, 2015), and greater online store loyalty (Garcia, *et al.*, 2020; Pandey & Chawla, 2018; Pandey, *et al.*, 2019).

E-Trust is a company's willingness to rely on e-business partners (Dewi & Giantari, 2022). Without trust, companies will find it difficult to establish long-term relationships with their customers (Setyorini & Nugraha, 2016). The dimensions of trust include security, privacy, and reliability (Harwood & Garry, 2017; Doghan & Albarq, 2022). Customer satisfaction is also based on customer experience (Dewi & Giantari, 2022). Customers will feel satisfied if the product purchased is the same as expected. This study, therefore, aimed to examine the mediating effect of E-trust on the relationship between online shopping attributes (information quality, product variety and delivery) and customer satisfaction in North –East, Nigeria. The aim of the study is to examine the mediating effect of E-trust on the relationship between online shopping attributes (information quality, product variety and delivery) and customer satisfaction in North – East, Nigeria.

2.0 Literature Review

This section of the study covers conceptual clarification on online shopping attributes, e-trust and customer satisfaction, conceptual framework and empirical review related to the area of the study and theoretical framework.

2.1 Online Shopping Attributes

The existence of the Internet as a business tool has provided firms with an opportunity to stay competitive by providing their customers with a highly fast, relatively cheap and easy way of making purchases. Online shopping otherwise referred to as online retailing simply means retailing activities conducted online through the Internet (Chaffey et al., 2006). It is a process of exchanging of goods and services through the World Wide Web (Muhammad & Nasir, 2011). Since it started out in the mid-1990s, online retailing business has grown rapidly and is growing at a faster rate than retailing in general (Kim, Zhao & Yang, 2008). The Internet provides a way for organisations to increase their profit margins as new and existing companies/organisations are creating websites, while many are now operating online stores in addition to their physical stores. Having a website is highly significant to businesses as it provides an avenue for marketing and advertising as well as developing and managing customer relations. There are various factors that could appeal to customers to shop online; examples of such factors include the ease, speed and lower level of stress involved as compared to physical shopping, and also customers can purchase items at any time of the day that proves convenient to them (Binod&Neeraj, 2014).

2.1.1 Information quality

Information quality refers to a consumer's perception of the accuracy, relevance, timeliness, completeness, consistency and the format of information presented on the website about products and transactions (DeLone & McLean, 2003). Product information pertains to detailed information about product features, consumer recommendations, evaluation reports, etc., and service information pertains to FAQs, promotional notifications, membership information, orders and delivery information, etc. (Tzeng, *et al.*, 2020). Customers generally expect quality information about products or services to help them make smarter purchase decisions, whether they are shopping in a physical store or online (Cyr, 2008); and potential customers on the Internet are particularly attentive to the quality of website information to help them make good purchasing decisions (Kim et al., 2008).

2.1.2 Product variety

Product variety refers to the depth or breadth of a retail store's product assortment (Chang, 2011). Product variety, type of product, and well-known brands are different product factors pertaining to the quality of the products and services for sale, which entail the wide range of products and services that can be purchased online, and the brands that a retail store provides (Rudansky-Kloppers, 2014). is, consumers do not perceive visual merchandise in isolation, but consider additional dimensions related to visual display when developing their perceptions (Park et al., 2015), such as colour, variety of product displays, and the ease of locating them (Ladeira *et al.*, 2016), which shows that e-retailer must have a large product selection (Brusch *et al.*, 2019). Chang (2011) suggested that researchers examine product variety perceptions specifically in an online shopping

setting, and thereby extend the studies that have concentrated only on brick-and-mortar shopping behaviour.

2.1.3 Delivery

Delivery refers to activities that ensure that customers receive what they have ordered, and includes the time of delivery, order accuracy, and delivery condition (Rita et al., 2019). Consumers rate delivery price guides, delivery guarantees, and delivery schedules as key information that they expect prior to online shopping (Darley et al., 2010; Page-Thomas et al., 2006). Customers also evaluate the attributes of delivery time, such as (1) the overall minimisation of delivery time, (2) alerts about any potential delays in shipping, and (3) a shipment tracking number (Raman, 2019; Sharma & Aggarwal, 2019). The multichannel literature posits that customers evaluate a utility function, including the acquisition utility (i.e., product quality, promotions, and purchase costs) and the transaction utility (i.e., benefits of reduced search cost, convenience, and fast home delivery), when making purchase decisions (Chintagunta, *et al.*, 2012).

2.2 E-trust

E-trust has been defined as ‘an attitude of confident expectation in an online situation of risk that one’s vulnerabilities will not be exploited’ (Corritore, *et al.*, 2003). Trust can also be referred to as a belief of an individual in the trustworthiness of others that can be dogged by their perceived veracity, generosity and proficiency (Lin, 2011; McKnight *et al.*, 2002). Urban, *et al.* (2000) have deciphered that the use of the internet in e-commerce involves trust, and therefore trust is very significant in the e-tail context. Grabner and Kaluscha (2003) opined that trust as a construct has widely been considered in e-commerce research. However, very few of these studies have linked trust with e-service quality. Gefen et al. (2003) argued that consumers gradually (after shopping online) come to know about the benefits and usefulness of online shopping. The image builds in consumers’ mind enhances a sense of security, quality and trust perceptions (Kim et al., 2008; Lee & Lin, 2005; Lin, *et al.*, 2019).

2.3 Customer Satisfaction

Customer satisfaction is the evaluation of an experience rendered (Giese & Cote, 2000). It is also the process through which consumers respond upon evaluation of perceived discrepancies between expectations and actual performance of the product after using it (Tse & Wilton, 1988). It is assumed that, when a customer is pleased with the provision of a product or service, it is termed satisfaction. Satisfaction also refers to a person’s feelings of pleasure or displeasure from comparing expectations with a product’s performance (Kotler & Keller, 2009). Satisfaction is a state of being happy with the outcome of a situation. However, satisfaction is relative and this implies that it is sometimes not possible to satisfy everybody. Levy (2009) advocated how to measure customer satisfaction in the forms of surveys where feedback from customers can be quantitatively measured; focus groups can be organized where discussions led by a trained moderator reveal show customers feel.

2.4 Mediating Effect of E-Trust

Mediation analysis allows previous study to identify intervening mechanism between antecedent and subsequent dependent variables and its effect caused. A customer’s

perception of the technology of electronic communication and the internet is frequently a proxy for their trust (or lack of trust) in online shopping (Chuang & Fan, 2011). Trust is an exchange condition when dealing uncertainty. The Trust that customers have on electronic system is likely to correlate with several issues such as the expected competency of the electronic system (Lee & Turban, 2001). Ahn et al. (2007) found Information Quality, System Quality and Service Quality are the primary factors in evaluating users' expectation (DeLone & McLean, 2003; Liang & Chen, 2011). When customers feel that an online shop shows poor system quality, lack of information and services, they will lack of trust and ultimately be discouraged from using that particular web site and hence affect their purchase intention (DeLone & McLean, 2003).

2.5 Theoretical Review

This study anchored on Commitment-Trust Theory proposed by *Morgan and Hunt* (1994). The commitment-trust theory of relationship marketing posits that two fundamental factors, trust and commitment, must exist for a relationship to be successful (Cook & Richard, 1978). Day (1970) put forth that relationship marketing involves forming bonds with customers by meeting their needs and honouring commitments. Rather than chasing short-term profits goal, businesses following the principles of relationship marketing forge long-lasting bonds with their customers. As a result, customers trust these businesses, and the mutual loyalty helps both parties fulfil their needs (Meyer & Natalie, 1984). Trust is confidence between parties in a relationship. In most cases, businesses develop trust by building confidence with their customers.

This theory indicates that trust and commitment, must exist for a relationship to be successful. The theory pointed out that bonds can be formed with customers by meeting their needs and honouring commitments. Rather than chasing short-term profits goal, marketers following the principles of relationship marketing forge long-lasting bonds with their customers in order to enhance customer loyalty. As a result, customers trust these firms, and the mutual loyalty helps both parties fulfil their needs. Electronic marketing practices are based on trust and commitment between customers and the firm. Electronic marketing allows the firm and the customer to interact directly through direct communication. This increases chances for consistent sales which eventually lead to customer retention.

2.6 Conceptual Framework and Hypotheses Development

The model explained the relationship between attributes of online shopping (information quality, product variety and delivery) e-trust and customer satisfaction. The model in Figure 2 has to be empirically tested.

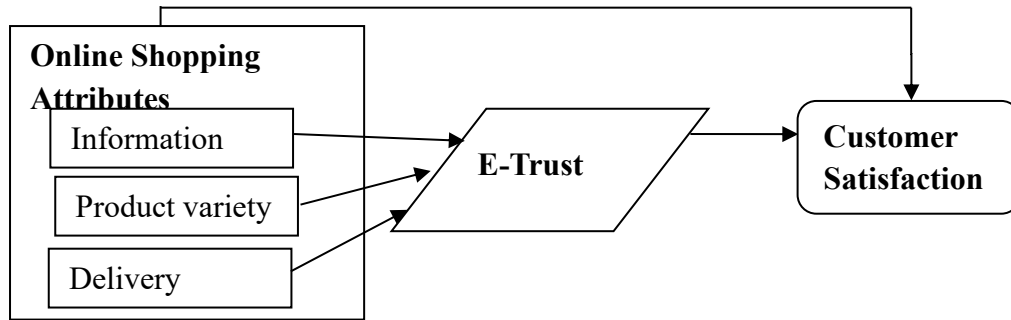


Figure 2: Proposed Conceptual Framework of the Study

3.0 Methodology

The method used for this study was review of related literature or the study is conceptual in nature on the study variables. The references are based on the database online such as science direct, emerald and Google scholar. The review is limited to online shopping attributes, trust and customer satisfaction, the references of the study is not limited to Nigerian but is taking also from recognized worldwide articles.

4.0 Result and Discussion

Based on the finding of the existing literature Customer satisfaction of online shoppers is influenced by information quality, and product variety, product delivery. Customer satisfaction and information quality determine customers' loyalty towards web stores. In its originality, product delivery and satisfaction relationship are moderated by e-commerce experience. Similarly, e-trust mediates between online shopping attributes and customer satisfaction.

5.0 Conclusion and Recommendations

It can conclude that interconnectivity between online shopping and trust will better enhance customer satisfaction. Satisfaction can be hypothesized as a multidimensional and multilevel perspective by considering scalable subjective and objective measures with respect to a online shopping. The procedure of subjective measures in research is a widespread practice in academic research. Therefore, the current study suggests that subjective measures must be supported when the customer satisfaction varies from the subjective and objective measures in an online shopping. The study concludes that the online shopping and trust is a vital parameter of improving customer satisfaction. The study was based on the review of the past studies, and the model is proposed based on theoretical examination; it requires empirical validation. The themes emerged from the review and integrated risk management model proposed dimensions should be studied empirically. The antecedents suggested should be operationalised in comparing with different environmental conditions. Future research should develop and empirically validate the construct by ascertaining various statements for subjective measures. Future study should introduce moderating variable to check whether if affect the relationship between the study variables.

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