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## Effects of Website Appearance, Security and Electronic Word-of-Mouth (EWOM) on Online Customer Loyalty: Trust as Mediating Factor

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### Abstract

Improvements in customer retention rates may result in increases in profits, making customer retention a crucial factor in determining a company's long-term development and profitability. With the increased competition in the business environment, together with evolving, more erratic and less loyal consumers, it is becoming more difficult and even unprofitable for online retailers to acquire new consumers on a consistent basis. More than half of all new customers depart a shop within the first 90 days of purchasing, making it more challenging than ever for businesses to maintain a loyal client base in the face of today's consumers' ability to easily compare goods and move between retailers with a simple click. Thus, this paper critically seeks to examine the effects of website appearance, security and electronic word-of-mouth (EWOM) on online customer loyalty in the Malaysian context by applying the Stimuli-Organism-Response (SOR) model. In addition, trust as a mediator to the relationship between the three components and online customer loyalty will also be investigated. This paper is mainly based on secondary sources of information, through references and review of articles in selected journals on website appearance, security, online trust and online customer loyalty. This paper also highlights past studies on the relationship between the three variables of website appearance, security and electronic word-of-mouth (EWOM), and their effects on online customer loyalty. The reviews also address the related gaps from previous studies. The work of the researcher is a genuine reference to published works of literature and it is hoped that this study will be able to contribute to the development of knowledge by adapting and testing the effects of website appearance, security and electronic word-of-mouth (EWOM) on online customer loyalty in the Malaysian setting and subsequently provide Malaysian online retailers further understandings of consumer behaviour as well as identify proper business strategies to strengthen trust in order to enhance online customer loyalty.

**Keywords:** Website Appearance, Security, Electronic Word-of-mouth, EWOM, Online Trust, Online Customer Loyalty

### Introduction

The global retail landscape has shifted dramatically as a result of digital disruptions and technological trends (Wong and Haque, 2022). This growth has increased the number of online retailers entering the market, resulting in increased competition in the online retail

industry. Customers nowadays connect to the Internet through a variety of devices and interfaces, allowing them to interact with digital content, brands, products, services, and experiences in real time. Global retail e-commerce sales reached \$4.28 trillion in 2020, with revenue expected to reach \$5.4 trillion in 2022 (Sabanoglu, 2021).

Apart from evolving, customers today are more erratic and less loyal (Cachero-Martinez and Vazquez-Casielles, 2021; Lobaugh *et al.*, 2019). They want to minimise the amount of time spent searching and evaluate a variety of products and services. The offline and online retail industries are both undergoing transformations as a result of new technologies and shifting patterns of consumer behaviour (Grewal *et al.*, 2017).

The COVID-19 pandemic has permanently transformed online shopping habits, altering the way consumers interact with e-commerce and digital solutions in general. As a result of the pandemic, consumers in emerging markets have made the greatest shift to online shopping, indicating that the shift to a more digital world has been accelerated and that the changes we make now will have long-term consequences. This highlights the importance of ensuring that all countries can take advantage of the opportunities presented by digitalization as the world transitions from pandemic response to recovery (UNCTAD, 2020). According to Turban *et al* (2015), e-commerce refers to the exchange of goods and services between independent organizations and/or persons supported by a comprehensive usage of powerful ICT systems and globally standardized network infrastructure. Online shopping, meanwhile, according to Rahman *et al* (2018), is defined as electronic commerce in which consumers purchase goods or service directly from sellers over the Internet. Since loyal customers spend more and stay more, keeping and old customers is five times cheaper than acquiring a new one, and especially that losing a client means losing all the shopping stream that the customer would do throughout a lifetime (Kotler and Armstrong, 2013), keeping customers loyal is economically reasonable. This is acceptable even if customer's defections can be costly.

In 2019, there was a dramatic increase of more than 2,400% in the sales of local products on Shopee, with an average daily sale worth RM49,183.00 and an average of 485 products sold daily. The collaboration of the Ministry of Domestic Trade and Consumer Affairs with Lazada recorded a 3,800% increase in the sales of local products on the platform. Other marketplaces also recorded a tremendous achievement with at least an increase of 35% in sales for 2019. Considering the success of the collaboration and leveraging the digital economy and e-commerce infrastructure, the ministry will intensify efforts to promote local products on Lazada, Shopee, Go Shop, FashionValet, Prestonmall and Zalora. Up to 27 million users visit these sites monthly, thus, the ministry, in collaboration with these marketplaces, will apply initiatives and incentives, such as promotions, redeemable vouchers, sales discounts, lucky draws and giveaways to attract Malaysians to buy local products. The sales values of products sold under the Buy Malaysian Product Campaign on popular online marketplace platforms saw an increase of 485% in the third quarter of 2020, according to the minister to the Dewan Rakyat (The Star, 2020). Even though there was a dramatic increase of more than 2,400% and 3,800% in the sales of local products on Shopee and Lazada respectively, and the sales value of products sold under the buy Malaysia Product Campaign on popular online marketplace platforms saw an increase of 485% in the third quarter of 2020, Malaysia companies are still struggling to stay in business. Therefore, there is a need for them to understand factors that contribute to online customer loyalty. According to a recent statement from the Small and Medium-Sized Enterprises (SME) Association of Malaysia, SMEs were suffering from COVID-19 restrictions in 2021, with 91.4 percent of SMEs expecting losses ranging from 25% to 100% (New Straits Times, 2021). The process of attracting and retaining online buyers who browse

in virtual stores, according to Al-Adwan *et al* (2020), is considered to be complex and difficult. The retention of customers in increasingly competitive online environments presents numerous challenges for online merchants, particularly when there is no compelling reason for online customers to visit and remain loyal to a specific online e-commerce website. The scope of this research was relatively narrow, being primarily concerned with developed countries, indicating that in the context of developing countries, a limited number of studies have been conducted to investigate online customers' loyalty (Al-Adwan *et al.*, 2020; Shafiee and Bazargan, 2018; Hussain, 2017; Oumar *et al.*, 2017).

### **Problem Statement**

Customer retention and loyalty are globally associated with organisations' long-term growth and profitability because increases in customer retention rates can lead to increases in earnings (Awan and Rehman, 2014; Torres-Moraga *et al.*, 2008). However, getting new customers all the time has become more and more difficult and often unprofitable for retailers because of the rise in competition. Maintaining a loyal customer base is becoming increasingly difficult for merchants as today's consumers simply compare offerings, switch between stores with a single click and more than half of all new customers abandon a retailer within the first 90 days of their purchase (Liu-Thompkins, 2022). Despite the current steady evolution of B2C e-commerce, online-retailers struggle to retain customers (Al-Adwan *et al.*, 2020; Molinillo *et al.*, 2017).

Additionally, retention of existing customers has become essential for online merchants because it is difficult to attract new customers, making understanding consumers' repurchase behaviours or repurchase intention increasingly significant for academics and marketers (Zhu *et al.*, 2019; Kumar and Anjaly, 2017).

In the same vein, acquiring loyal customers in online environments is an expensive and time-consuming process that may result in unprofitable customer relations for some time. Hence, online merchants find themselves in a constant battle with customers switching to other retailers because online customers do not stick with just one platform, choose to make purchases wherever they can fulfil their needs, and have no problem switching from one to another (The New Strait Times, 2021).

In addition, there has been relatively little focus placed on determining how the layout of a website influences the attitudes and behaviours of customers who shop online (Amy and Haque, 2019; Islam *et al.*, 2019). Furthermore, customers are more frequently engaging in multisensory digital interactions on their mobile devices, such as clicking, tapping, swiping, and typing, as a result of the proliferation of technological advancements in the retail industry (Wong and Haque, 2021; Pagani *et al.*, 2019). For this reason, further research into how multisensory websites affect consumer attitudes and behaviour may be undertaken.

Despite the fact that COVID-19 has accelerated the expansion of the digital economy, Malaysia's e-commerce contribution to total retail is anticipated to be only 7 percent in 2020. (The Star, 2021). In addition, even though there was a dramatic increase of more than 2,400% in the sales of local products on Shopee, and Lazada recorded a 3,800% increase in the sales of local products on the platform, and the sales value of products sold under the buy Malaysian Product Campaign on popular online marketplace platforms saw an increase of 485% in the third quarter of 2020. Malaysian companies are still struggling to stay in business.

Equivalently, Belwal *et al* (2020) point out that there is a need for further academic research on consumer protection, consumer awareness of e-commerce risks, consumer trust, and how these ideas relate to their involvement in e-commerce in many developing nations,

as there has been little attention on this topic thus far. The lack of consumer protection regulations deprives consumers of a feeling of security, which consequently affects their trust and confidence in electronic transactions and information sharing (Takasugi, 2016; Al Bakri, 2013).

Similarly, EWOM can be viewed as not just a substantial source of information influencing consumer behaviour, but also as a powerful tool that has aided the transfer of power from corporations to consumers. However, the literature on consumer EWOM is limited and disconnected, and there is a need to study the diffusion of EWOM from specific perspectives comprehensively (Morteza *et al.*, 2022; Rosario *et al.*, 2020; Hussain *et al.*, 2020; Muritala *et al.*, 2020; Redditt *et al.*, 2022; Reyes-Menendez *et al.*, 2020). It is of the utmost importance that any future research be carried out in a manner that is both continuous and holistic because of the rapid rate at which the business environment and technological advancements are undergoing change and on which there is an increasing body of published information (Morteza *et al.*, 2022; Rosario *et al.*, 2020; Muritala *et al.*, 2020; Verma & Yadav, 2021; Yeo *et al.*, 2022).

The COVID-19 crisis has sent shockwaves through the global economy, resulting in massive losses for a wide range of businesses (Abhari *et al.*, 2021; McKibbin and Fernando, 2020). For this reason, it is crucial to address the severe effects, as well as the consequences of the pandemic on the global economy and the accompanying uncertainty regarding the future of a great number of businesses, including how businesses can deal with and/or adapt to emerging consumer consumption patterns (Donthu and Gustafsson, 2020).

## Literature Review

### Online Customer Loyalty

Oliver (1999) has defined customer loyalty as "a deeply held commitment to repurchase or repatronize a preferred product/service consistently in the future, resulting in repetitive same-brand or same-brand-set purchasing, despite situational influences and marketing efforts that have the potential to cause switching behaviour". In the case of e-loyalty, this general notion appears to apply. Anderson and Srinivasan (2003) propose another more succinct, and more specific definition of e-loyalty, which they describe as "the customer's favourable attitude toward an electronic firm, as seen by recurrent purchase behaviour."

As a valuable resource in highly competitive markets, customer loyalty is frequently viewed as a weapon for building and maintaining long-term relationships with customers. (Wong and Haque, 2021; Richard and Zhang, 2012). Online customer loyalty refers to customer's positive attitude toward an e-commerce website that influences the customer to repeat their purchasing behaviour and a strong commitment to regularly purchase a favourite service or product in the future (Al-Adwan *et al.*, 2020; Hidayat *et al.*, 2016; Chang and Chen, 2009).

Customer loyalty, according to Chang and Chen (2009), is defined as a customer's positive attitude toward an e-commerce website that predisposes the customer to repeat their purchasing behaviour on that website. Hidayat *et al.* (2016) proposed that a strong commitment by customers to regularly repurchase a favourite service or product in the future is referred to as customer loyalty as a behavioural intention. Furthermore, such a commitment causes customers to choose the same brand regardless of any advertising efforts or situational effects that might lead them to switch to a different brand. The retention of online customers (also known as OCL) is considered to be a critical requirement for online vendors.



According to Reichheld and Schefter (2000), the process of attracting new customers costs vendors 20 percent to 40 percent more than it costs them to serve an equivalent traditional market. For this reason, in order to recover such costs and turn a profit, online vendors must make a greater effort to increase customer loyalty by persuading customers to return to their website in order to make additional purchases (Gefen, 2002). In business, customers are more loyal to service providers and brands when they purchase their products and services online rather than in person (Husain, 2017). Customer loyalty is a critical factor for the survival of online businesses, according to (Xu *et al.*, 2011). The ability of many well-known websites (for example, Amazon.com) to maintain high levels of customer loyalty has contributed to their success (Gefen, 2002). For e-commerce models or websites to be successful, customer loyalty is considered to be a crucial factor (Reichheld and Schefter, 2000). Customer loyalty is defined as the intention of a customer to do business with an online vendor on a regular basis and to recommend it to others. As a result, customer loyalty is recognized as being important for the various players in the e-commerce industry (Eid, 2011). According to Nguyen *et al* (2018); Zeithaml *et al* (1988), consumers' repurchase intentions construct is typically defined as the likelihood that consumers will continue to purchase products from the same merchant or website in the future. The concept of consumer loyalty in an electronic service environment (also known as e-loyalty) refers to the behavior of online users who return to e-commerce websites and repeat their purchasing habits (Cyr *et al.*, 2007). Rajamma *et al* (2007) stated that one of the most important factors that contribute to their increased profitability is their loyalty to specific online marketplaces (or to specific online vendors). Consumers who purchase products and services online are less loyal than consumers who purchase products and services in brick-and-mortar stores. Several studies have documented that consumers' repurchase is synonymous to store loyalty and is critical to the profitability and long-term success online retail business (Zhu *et al.*, 2019; Safa and Ismail, 2013; Lee *et al.*, 2011). It has been established that an online store generates profits from one customer only if he or she makes purchase at least four times in average (Zhu *et al.*, 2019).

### **Website Appearance**

According to Wang and Haque (2021), one important factor that can improve consumer engagement and loyalty in an online context is website interactivity, especially given the lack of face-to-face interaction. Earlier studies have reported the positive impact of the interactivity of a website on online shopping behaviours (Islam *et al.*, 2019), including consumer search efficiency (Liu and Shrum, 2009) and consumer stickiness effectiveness (Marzuki *et al.*, 2016). Online retail stores that offer visually pleasing website design and pleasant content can facilitate product evaluation and consumer decision making, giving rise to a fun and entertaining shopping experience (Demangeot and Broderick, 2006). Interactive retail websites that are visually appealing can offer hedonic benefits such as online shopping enjoyment (Fiore *et al.*, 2005), leading to trust in website.

Online shoppers can quickly compare competing products and services with little effort when shopping anonymously or using an automated shopping system (Srinivasan *et al.*, 2002). Likely, consumers who make use of the services provided by an e-commerce website will search for alternative websites that can also meet their shopping needs (Anderson & Srinivasan, 2003). Many researchers believe that the design and presentation of websites are important aspects of the overall quality of e-services (Li *et al.*, 2017; Wakefield *et al.*, 2011; Yoo and Donthu, 2001). King *et al* (2016) demonstrated that the structure, layout, and

organization of the website's content have the ability to capture the attention of online and/or mobile users. Alternatively, they may entice them to visit the websites of other competitors. In addition to providing easily accessible content, attractive website designs make use of large, legible fonts, and they may incorporate colours that are complementary to the company's logo and corporate image. High-contrast buttons and clear information are typically included in their calls to action, which helps to improve the online visitors' experiences and can help them complete their purchase transactions (Flanagin *et al.*, 2014). A complicated funnel, on the other hand, may deter prospective customers from completing online transactions. It is possible that the aesthetics of attractive website designs can have a significant impact on the browsing experience of online visitors (Li and Yeh, 2010). The visual appearance of corporate websites is usually the first thing that online and mobile users notice about them, and it is important. It goes without saying that everyone has their own set of preferences. They may have varying attitudes and perceptions about what they consider to be the most important factors that can increase the appeal of a website. Some individuals may prefer one color or image over another, for example. Despite the fact that a particular color may be attractive to one person, it may be considered inappropriate by another. In order to engage with online users, website developers may choose to use specific colours. They may use vibrant, eye-catching varieties, pleasant tones, or complementary hues and shades to attract the viewer's attention. To further enhance their visual appeal, they may include high-quality graphics and images, animations, and/or multimedia features, such as Java applets, moving objects, and zooming effects, in addition to the other elements listed above. As a general rule, using an excessive number of or too few images, as well as using small text and images, is not an effective way to capture the attention of users of mobile technologies, such as tablets and smartphone technologies. Several studies have reported varying conclusions about the impact of visually appealing website designs on the online behaviors of consumers. The appearance of a website, for example, was found to entice online users to continue browsing through its content and visit it again, regardless of whether the actual product is appealing or not, according to (Parasuraman, 2005). Kim and Stoel (2004) affirmed that consumers' perception of website quality is influenced by a number of factors, one of which is the appearance of the website. According to Chen and Dibb (2010), the visual appeal of a website is referred to as its web appearance. A website that is vibrant, attractive, and well-structured indicates that the seller is proactive in the development and maintenance of the site, as well as in the interaction with customers (Liao *et al.*, 2006). Additionally, the reputation of the web retailer is enhanced, and consumers' confidence in the retailer is strengthened (Cyr, 2011; McKnight *et al.*, 2002). According to Sztompka (1999); Attrill (2015), the self-presentation of websites becomes critical in determining the trustworthiness of an online transaction partner, which will either facilitate trust or elicit feelings of distrust in the buyer and seller, respectively. This leads to the following hypotheses:

- H1: Web appearance has a positive effect on customer loyalty in online setting.  
H5: The influence of website appearance on online customer loyalty is mediated through trust.

### **Security**

E-commerce and internet security have emerged as one of the most pressing issues on a global scale as a direct result of the dangers posed by cyberattacks, as well as worries over the protection of users' personal information and other risks associated with online activity

(Belwal *et al.*, 2020). As a result, regulations for preserving the privacy of data and personal information (concerns over online privacy) have become vital for online purchasing; and also for increasing customers' trust in e-commerce transactions (Bergstrom, 2015; Anic *et al.*, 2019). As a result, consumer protection has become one of the deciding elements for consumers to engage in e-commerce with confidence.

For e-commerce, security is deemed to be one critical facilitator of trust. MCMC (2020) reported that those who use Internet to do online shopping are 69% more likely to encounter online fraud scam. As more activities and transactions are digitalised, the risk of a data breach has risen in proportion. Globally, there was a 54.0% increase in a reported data breach in the first six months of 2019 compared to the same period in the previous year. Based on the ITU 's Global Cybersecurity Index 2018, Malaysia ranked eighth in terms of nation with the highest level of commitment to cybersecurity. IUS 2020 delved deeper into the issue of online security and privacy in tandem with the societal change in attitude towards data protection and privacy (MCMC, 2020).

The degree to which online users believe that the web page is safe and that their personal information is protected has been defined as website security (Parasuraman *et al.*, 2005; Santos, 2003). Consumers must be convinced that they are dealing with a reputable online shopping website before they make a purchase. They must be confident that the information they are providing to online merchants or marketplaces, including their credit card information, will not be accessed and used for fraudulent purposes by third parties after they submit their information. (Okazaki *et al.*, 2009; Chang *et al.*, 2009). Online users need to have confidence that e-commerce websites provide secure and safe transactions in the virtual environment. (Neuburger *et al.*, 2018; Cristobal *et al.*, 2007). For this reason, in an online service environment, the concept of website security is frequently associated with the concept of website privacy (Wolfenbarger and Gilly, 2003). When it comes to shopping online, one of the most common concerns of online shoppers is the lack of privacy on a website. (Barrera and Carrion, 2014; Cristobal *et al.*, 2007). The security of a website is a critical component of e-service quality. (Parasuraman *et al.*, 2005; Santos, 2003). Consumers' personal information is entrusted to online businesses and marketplaces by their customers. Consumer information is their responsibility, and they must protect it. They may employ SSL certificates to demonstrate that their transactions are safe and secure (Avlonitis and Indounas, 2006). Online users will be reassured that e-commerce websites are trustworthy as a result of the fact that their online information is being protected in this manner. Customers' perceptions of e-service quality, as well as their satisfaction with those services, were found to be significantly influenced by their ability to protect their personal information, according to previous research (Barrera and Carrion, 2014). Given the discussions above, the following hypotheses are posited:

H2: Security positively affects online customer loyalty.

H6: The impact of security on online customer loyalty is mediated through trust.

### **Electronic word-of-mouth (EWOM)**

People in this day and age simply do not have the time to read through the vast amounts of information and advertising that are available to them; consequently, they would rather obtain information in a manner that is condensed and filtered, as well as through their friends and family (Akbari *et al.*, 2022; Warrington, 2002). In addition, individuals who are not associated with the company that is responsible for producing the goods or providing the



service exchange information with one another regarding various products and services. Conversations that take place face-to-face in person or over the phone, via e-mail, or through any of the other available channels of communication are included in this category. People put more stock in word-of-mouth advice than they do in information from traditional sources like radio and television when making purchasing decisions (Cakim, 2009). Word of mouth (WOM) communication according to Dichter (1966) is defined as the transmission of information between a non-commercial communicator (that is a person who is not compensated) and a receiver about a brand, a product, or an offering in exchange for nothing. Through the introduction of an electronic channel, the Internet has gained a technological dimension as a result of its invention (medium). As a result of the advancement and significant growth in e-commerce, word of mouth (WOM) has seen significant growth in recent years, while electronic word of mouth (EWOM) has seen increased interest from practitioners and researchers since 2004 (Hussain *et al.*, 2020). EWOM communication refers to any positive or negative statement made by potential, actual, or former customers about a product or a company that is made available to a large number of people and institutions through the Internet (Hennig-Thurau *et al.*, 2004). EWOM can be expressed in a variety of ways, including online ratings, online feedback, reviews, comments, and the sharing of personal experiences on the Internet. It is now possible to express EWOM content not only through textual information, but also through rich multimedia such as images, videos, and animations. This is made possible by technological flexibility. Previous research carried out by Ai *et al* (2022); Ngarmwongnoi *et al* (2020); Singh *et al* (2022) came to the conclusion that consumers consider EWOM to be more influential and trustworthy than advertising from companies because it shares unbiased views and real-life experiences with others, whereas advertising from companies can be perceived as being deceptive. As a result, businesses have the opportunity to try to capitalise on its benefits by formulating strategies that are suitable (Ai *et al.*, 2022; Rosario *et al.*, 2020). According to Zhang *et al* (2011), online shopping behavior can be divided into two distinct stages: Customers are uncertain and anxious during the first phase of their online purchase and the results it will bring about, including concerns related to product receipt, payment, and perceived risk. Customers formulate their intentions to return to the same website and/or to purchase products from the same website during phase two. As defined by Mosavi and Ghaedi (2012), repurchase intentions are "the individual's judgments about whether or not to purchase a designated service from the same company again, taking into account his or her current situation and likely circumstances." Customer repurchasing intentions, according to Gruen *et al* (2006), is an important indicator of customer loyalty in marketing research. Furthermore, it has been discovered that repurchase intentions have a direct impact on the profits of businesses (Zhang *et al.*, 2011). As a result, it is asserted that loyal customer acquisition and retention are critical for internet-based vendors (Hellier *et al.*, 2003). EWOM is recognized as one of the most important factors that influence customer trust in e-commerce websites in this study, as well as in the study conducted by (Hajli *et al.*, 2013). Making product and service recommendations on websites and sharing opinions about them can help to reduce the perceptions of risk and uncertainty associated with purchasing decisions (Cheung and Lee, 2008). The experiences of other customers who have already purchased and tried certain products are often taken into consideration by many potential online customers before making their purchase. Because of the perceived high degree of risk associated with online purchases, online word-of-mouth (EWOM) is essential. For example, according to Matute *et al* (2016), online customer reviews on e-commerce websites are important to those who visit the website. As a result of these

reviews, other people's opinions about the website's trustworthiness and the popularity of its services and/or products can be ascertained. Thus, based on the argument above, this study hypothesizes that:

H3: Electronic word-of-mouth (EWOM) positively affects online customer loyalty.

H7: The effect of electronic word-of-mouth (EWOM) on online customer loyalty is mediated through trust.

### Online Trust

Prior research in online shopping posits trust in an online platform as an important antecedent of online customer loyalty (Savila *et al.*, 2019; Tran and Strutton, 2020; Verkijika, 2018). The assurance of online trust helps consumers overcome vulnerabilities in online shopping (Blut *et al.*, 2015). In a meta-analysis of online trust in e-commerce, Kim and Peterson (2017) reported several antecedents of online trust, including perceived security, perceived system quality, and perceived privacy. Given the importance of trust in predicting consumers' intentions to use an e-commerce website (Pavlou, 2003), it is vital that online retailers understand the factors that impact consumers' trust in e-commerce as this would allow them to design targeted digital marketing strategies that can bring about higher online shopping adoption rates

According to Kaushik *et al* (2020), trust has been defined as a set of beliefs that a person has developed over time as a result of one's perceptions of specific characteristics. Trust is the conviction that motivates customers to open up to websites voluntarily (Pavlou, 2003). A strategic partnership between buyer and seller, according to research, is built on the foundation of mutual trust. A study conducted by Lee *et al* (2011) found that three critical factors influencing online repurchase intentions were usability, functionality, and trust. Jiang & Rosenblom (2005) found a strong correlation between online repurchase intention and customer e-loyalty. Increases in customer retention rates of 5 percent will result in increases in profits of 25–95 percent. Faraoni *et al* (2019); Agag (2016) have observed a direct effect of e-trust on e-loyalty (repurchase intention) and an indirect effect of online shopping determinants on e-loyalty through e-trust, e-satisfaction, and e-commitment. Additionally, an indirect effect of web functionality on loyalty was observed through satisfaction and return intention (Jeon and Jeong, 2017). Toufaily *et al* (2013) discovered that security/privacy functionality features have a positive impact on consumer trust, which in turn has an impact on the likelihood of consumers visiting and revisiting websites. In e-commerce, website functionalities help to build trust, and higher levels of trust lead to greater levels of e-loyalty toward websites. (Doong *et al.*, 2011; Toufaily *et al.*, 2013). According to the findings of a study conducted by Shafiee and Bazargan (2018), trust is particularly important in an online context where goods are sold without direct contact. However, the topic has not been fully investigated in some developing countries, such as Iran, where online shopping is not as widely accepted as it is in developed countries. Given that online trust has been shown to influence customer loyalty, which in turn increases online shopping, it is recommended that future studies investigate online trust and its components in greater depth and breadth.

According to a definition provided by Coulter and Coulter (2002), customer trust is defined as 'a set of views and beliefs held by online consumers regarding the specific characteristics of online-retailers and affect their future behaviour'. Bauboniene and Guleviciute (2015) maintain that trust drives online purchases and influences customers' decisions to buy from online shops and loyalty is part of the continual process of sustaining a significant and valued

relationship that has been developed by trust (Chaudhuri and Holbrook, 2001). A study in 2008 by Cyr suggests that in China and Germany, website trust is associated with loyalty, but this is not in Canada. Some researchers, on the other hand, have discovered a moderating effect of trust and commitment between consumers' purchase intentions and their online shopping behavior (Rehman *et al.*, 2019). Based on the foregoing discussions, it has been determined that trust has both a direct and an indirect effect on e-loyalty; as a result, the following hypothesis has been proposed:

H4: Online trust on website positively influences online customer loyalty.

Table 1

*Summary of variables on online customer loyalty*

Title / Author / Year	Purpose	Variables	Result
Understanding the brand and website effects of online loyalty: a mediation perspective / Amy Wong & Mehruba Haque / 2022	To investigate the effects of brand effects (i.e. brand innovativeness and brand love) and web effects (i.e. visual appeal, perceived enjoyment, and trust) on online loyalty.	Brand innovativeness, Brand love, Visual appeal, Perceived enjoyment, Trust, Impulse purchase, Word-of-mouth and Purchase intention	The love, trust, and visual appeal of a brand are positively impacted by its innovativeness. Trust showed a positive relationship with perceived enjoyment, and perceived enjoyment showed a positive relationship with visual appeal. Besides that, brand innovation and visual appeal are crucial for predicting impulse purchases, while brand love and trust affect both word-of-mouth and purchase intention.
Marketing Building consumer loyalty through e-shopping experiences: The mediating role of emotions / Cachero-Martínez &	To advance in the analysis of the different dimensions of the e-shopping experience, identified from a literature review, and attitudinal and behavioral loyalty.	Visual experience, Intellectual experience, Social experience, Pragmatic experience, Emotional experience, Website trustworthiness, Attitudinal loyalty and Behavioural loyalty	Using different experiences could influence loyalty in two different ways: directly affecting attitudinal loyalty (especially when website trustworthiness is low and consumers experience more

V'azquez-Casielles / 2021			uncertainty) and indirectly affecting behavioral loyalty through emotional experience.
Antecedents and consequences of online buying behavior: a mediation study / Bhat, Islam & Lone / 2021	To identify the factors of online buying behaviour and their associations with the consequences of online buying behaviour, also tried to investigate the mediating role of trust and commitment between online buying determinants and online purchasing outcomes.	Functionality, Usability, Trust, Commitment, Loyalty	Using different experiences could influence loyalty in two different ways: directly affecting attitudinal loyalty (especially when website trustworthiness is low and consumers experience more uncertainty) and indirectly affecting behavioral loyalty through emotional experience.
Building customer loyalty in online shopping: the role of online trust, online satisfaction and electronic word of mouth / Al-Adwan <i>et al.</i> / 2020	To identify the main factors that affect the degree to which consumers in Jordan are satisfied with, loyal to and trust B2C e-commerce.	Perceived Security, Perceived Information Quality, Perceived Privacy, User Interface Quality, Online Customer Satisfaction, Online Customer Trust, Electronic Word of Mouth, Online Customer Loyalty	Customer loyalty to B2C e-commerce is significantly influenced by online customer satisfaction, (eWOM) and online trust.
Generation Y Consumers Online Repurchase Intention in Bangkok Based on Stimulus-Organism-Response (SOR) model / Zhu <i>et al.</i> / 2019	Based on SOR model, to examine Thai Generation Y online consumer repurchase intention	Website Appearance, Security, Online Promotion, Online Trust, Online Repurchase Intention	Website security has the strongest effect on Generation Y consumers trust whereas online promotion shows the weakest relationship with their consumers trust. Online repurchase intention is positively influenced by the

			level of their trust on websites.
Behavioral Customer Loyalty in Online Shopping: The Role of E-Service Quality and E-Recovery / Shafiee & Bazargan / 2018	To investigate how customer loyalty can be created / enhanced in online shopping.	Information security, Website performance, E-service quality, Responsiveness, Compensation, Contact, E-recovery, E-loyalty	Information security and web performance influence e-service quality both positively and directly. Responsiveness, compensation, and contact also positively influence e-recovery. E-recovery has positive impact on e-loyalty, which in turn significantly affects online repurchase.

### Proposed Conceptual Framework

A previous study by Cachero-Martínez and Vázquez-Casielles (2021) revealed that the Stimuli-Organism-Response (S-O-R) model is widely accepted in the field of marketing in general and consumer behavior in particular. This model was applied in previous researches by (Tolman, 1936; Eroglu and Machleit, 1990; Eroglu *et al.*, 2001; Juttner *et al.*, 2013; Trevinal and Stenger, 2014; Kim *et al.*, 2020; Laato *et al.*, 2020). Tolman (1936) made the first significant contributions to the literature on the S-O-R model, asserting that the organism chooses, perceives, and processes the stimuli in its environment, resulting in the development of a "cognitive map" of the environment that serves to guide its behavior. Tolman's study is of great significance as the models are used to study organisms as well as their behavior as well as the organic and environmental conditions that cause such behavior. This model allows for the consideration of independent variables (stimulus), mediating factors, and dependent variables (response). The pioneering application of this model in the marketing field was carried out by Kotler (1973) and remains crucial to our wider understanding of consumer behaviour. A retail establishment's perceived environment or atmosphere, according to this author, influences purchasing behavior through the following causal reaction: the product is available in a space that has certain sensory qualities, which are perceived differently by each buyer and influence the information processed by each person as well as their affective state, and they may increase or decrease a person's likelihood of purchasing the product. In their impressive examination of individual behaviour, Mehrabian and Russell (1974) conducted another groundbreaking study in the application of the S-O-R model, in which they investigated the behaviour of individuals in a given environment (stimuli). Stimuli have an effect on the body, specifically on the cognitive and affective processes of consumers, and this results in a behavioural response from the consumer.

In this study, consistent with the abovementioned literature review, a conceptual model that specifies how the relationship between website appearance and security on online customer loyalty is developed. A recent influential study by Zhu *et al.* (2019), was aimed



to examine the Generation Y consumer repurchase intention in the Thai context by using the S-O-R model, make a valuable contribution with regard to online consumer behaviour. Specifically, the authors aimed to research how independent variables, namely website appearance, security and online promotion affect mediator, which was online trust. The study also aimed to test the relationship between the mediator and dependent variable, which was online repurchase intention, thus revealing the mediating effect on online trust. In other words, the main objective was to provide the current situation of how experienced young consumers react to online shopping through an integrated S-O-R model. Repurchase is equivalent to being loyal to the store (Lee *et al.*, 2011; Safa and Ismail, 2013). Based on the finding of this study, online promotion showed a significantly negative relationship with trust. The writers also stated that when shopping online, apart from trust, factors such as recommendations or EWOM from others and reviewer comments have effects on consumers' repurchase intentions. However, what is not yet clear is the role of EWOM in influencing online customer loyalty towards online stores. Zhu *et al* (2019) fail to offer an adequate explanation for how this factor can influence customer loyalty when shopping online. According to the latest research by Verma & Yadav (2021), EWOM is a rich source of consumer insight, and marketers are mining it to their advantage to help in decision-making and effective marketing strategies. Another research by Prodanova *et al* (2020) revealed that by using the S-O-R model, they have established several strategic implications which were beneficial to firms in enhancing their service features and provision, apart from ensuring lasting relationships with their customers. Therefore, the proposed conceptual framework for this research is depicted in Figure 1.

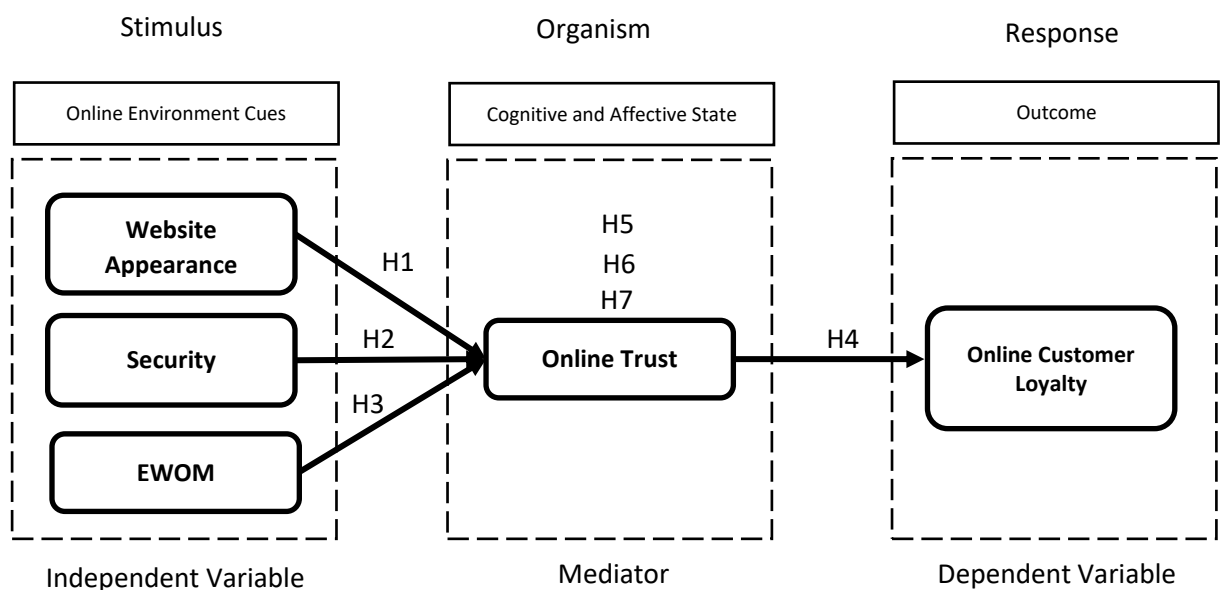


Figure 1: Conceptual Framework

## Conclusion

The present study is conceptual in nature, conducted to gain a better understanding of the relationships between website appearance, security and electronic word-of-mouth (EWOM) on online customer loyalty and the mediating effect of trust on online customer loyalty. Based on the literature review, the preliminary findings indicate that there is positive and significant relationship between website appearance, security and electronic word-of-mouth (EWOM)

on online customer loyalty. This conceptual study has also highlighted the contribution towards the furtherance of the knowledge on the mediating effect of online trust among the three variables and online customer loyalty. In the subsequent study, it will examine how relevant website appearance, security and electronic word-of-mouth (EWOM) to Malaysian online customer loyalty.

As for expected major findings, this research is primarily motivated by the hypothesis that a company's website's visual appeal, level of security, and electronic word of mouth (EWOM) all play a role in inspiring online customers to become loyal to that business. In addition, customers are more likely to shop at an online store that has a professional design, well-organized content, and unique features. Since respondents have a high level of confidence in the security features, privacy safeguards, transaction infrastructure, and payment options available at online retailers, it stands to reason that this confidence will translate into increased sales. Therefore, policymakers should finalise institutional settings to prevent illegal behaviours like unauthorised use of personal information. Online stores have a responsibility to their customers to safeguard their personal information and combat security threats. Customers' private information, for instance, should not be made public or sold to third parties. Password generators and encrypted checkout pages are two practical solutions for safeguarding customer information in an online store. When it comes to the look of a website, simplicity and consistency should come first when it comes to organising the material. The relationship between the consumer and the merchant needs to be made very apparent, and pertinent links ought to be shown and made very easy to find in order to guide them to sales representatives. In addition to this, it is advised to use moving photographs, high-quality videos with clear and engaging information, and the display of items accompanied by visual verisimilitude and sound effect in order to attract online consumers and stimulate the process of decision-making. In a similar vein, it is anticipated that EWOM will have an indirect major influence on the level of customer loyalty experienced by online customers through the development of online trust. This suggests that the activity of EWOM allows customers to receive a high degree of market transparency, which in turn impacts customer loyalty. Previous study (Al-Adwan *et al.*, 2020) reveals that buyers view EWOM as being independent and more trustworthy than information from vendor. Customers are far more likely to accept the recommendations of their peers than they are to trust the recommendations of online suppliers and marketers, which explains why WOM has such a large impact on customer behaviour. Therefore, online retailers should include various types of EWOM (such as reviews and suggestions) onto their websites, which may cause customers to regard the websites as more reliable and trustworthy. Customers may tell whether or not an online vendor is giving honest information and avoiding exploitative conduct based on whether or not the vendor engages in such actions.

Finally, the expected finding in this study is the mediation effect of online trust. Without trust, the relationship between security and online customer loyalty does not exist, which implies that the essence of security is trust. Uncertainty and risk are present in online shopping, and customers try to reduce or eliminate this by observing the opinions and recommendations of other customers who have had prior experiences with a specific e-commerce website. Such opinions and recommendations are available through different forms of EWOM and provide the customer with the opportunity to acquire sufficient information. The more that uncertainty and risk are reduced, the more customers are likely to hold trusting beliefs and repurchase from e-commerce websites.

Companies cannot ignore the importance of customers' online recommendations because consumers make their purchase decisions in a globalized context. Evidence suggests that online customer loyalty is among the most important factors for predicting and strengthening the company's relationship with its customers (Prodanova *et al.*, 2020). Local vendors need to obtain a complete source of information about customers' behavior, and the results also have valuable practical implications that can be useful at the enterprise level (Matute *et al.*, 2016). The study highlights significant inter-relationships between online environmental cues, cognitive and affective states, and outcomes within the S-O-R framework in the e-commerce context to academicians, online retailers, and marketers. From a theoretical perspective, the discoveries regarding the S-O-R model and trust issues could be contributed to further research and adds value to researchers. From a managerial perspective, the findings would help online retailers to understand consumers more and improve their business strategies to strengthen trust. As a result, online customer loyalty will increase. The research results represent a further step towards assisting related government agencies to formulate policies and incentives to support local online retailers' development in Malaysia. Moreover, this research aims to critically examine how Malaysian consumers react to online shopping through an integrated diagram, in which consumer-oriented approach and technology-oriented approach were embedded in the S-O-R model. In particular, the consumer-oriented approach emphasizes electronic word-of-mouth and online trust, whereas the technology-oriented approach emphasizes website appearance and security.

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