Prioritization of Factors affecting Online Customers' Loyalty in E-commerce Using Topsis and Numerical Taxonomy Methods

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Abstract
According to the conducted researches, cost of attracting new customers is far more than the cost necessary to maintain customer loyalty. Therefore, maintaining customer loyalty is very important in various businesses. The aim of this study was identify and prioritization of factors affecting the formation process of electronic consumer's loyalty. This study was applied and descriptive-survey in terms of purpose and research method, respectively. T-test and Pearson's correlation test were used for hypotheses testing and correlation of each factor with main indicator. Topsis and numerical Taxonomy methods were used to prioritize the factors identified in customer loyalty. Findings of the study showed that there is a significant relationship between identified factors and the main indicator of the study. Moreover, in both methods from customer perspective, quality of provided service and the value of services received by customers were of higher importance and priority than other identified factors. such as the ability to customize product or customer's image of brand or product trademark.
Keywords: Customer loyalty, E-commerce, Numerical Taxonomy, Topsis, Trust

Introduction

Nowadays, providing high quality products and services is essential for the survival and profitability of businesses because it leads to retain and attract new loyal customers in a better way (Sadeghi Sedghiani, Akhavan and Bab Alhvaeji 2005). Customer loyalty is considered as a key factor in the success and profitability of businesses and plays a pivotal role in the development and survival of electronic suppliers. The concept of customer loyalty is largely defined through behavioral and attitudinal aspects (Too, Souchon, Thirkell 2001). In the concept of e-commerce, customer loyalty is defined as the customer desired features towards an electronic business that is a result of repeated purchase behavior (Sirinivasan, Anderson and Ponnavolu 2002). Therefore, complete knowledge of customer and his priorities are among factors ensuring success in today's business market. This feature will be shown in a high level in customers when makes them to continue their relationship with the institution. In today's competitive world, a large volume of business, training, trade activities, etc. are conducted only via the Internet. With the rise of the Internet and virtual spaces and creation of advantages such reduced costs, increased efficiency, access to large markets and products with lower price and higher quality, and ease of carrying out the transaction, most organizations and businesses turn to E-commerce and electronic businesses (Sadeghi Sedghiani et al 2005). Competition is increasing, the cost of attracting new customers is extremely high and customers are the most important asset of an organization. Therefore, most businesses tend to retain existing customers and make them loyal. This is because a dissatisfied customer interferes business competition with negative advertise against organization. Moreover, cost of attracting new customers is much more than the cost of old customer retention. The benefits of customers loyalty to the company are: customers' decreased sensitivity to prices and changes, improved sales and new entrants to the market of a customer, increased barriers to entry of new competitors, etc. (Cengiz, Ayyildiz and Bunyamin 2007). So customers retaining and making them loyal resulted in survival and development of organizations that is considered as a major competitive advantage.

Thus, providing appropriate goods and retaining loyal customers are necessary to achieve this goal. However, due to resource constraints, rising costs and the need to retain customers, you must first review and prioritize the factors affecting customer loyalty and accordingly take the necessary steps by considering the resources and facilities proportionate to the importance of factors. When competition is the main condition for sustainable and profitable business, it is necessary to consider the issue of resources and facilities management. Poor management of resources and facilities is one reason for lack of competition and profitability in businesses, which most managers have drawn little attention to it. Lack of understanding factors determining the return on investment and more profitability and the importance of each factor in effective investment leads to failure of managers in competitive sectors and sometimes small businesses failure and exit from competitive market. This reveals the necessity of the amount of effectiveness of each influential factors of customers loyalty in e-commerce.Something that would be less considered today. So the purpose of this study is to analyze and prioritize the importance of factors affecting electronic customer loyalty in order to help marketing managers and directors of businesses to take necessary steps to retain customers and increase their profitability by considering the limitation of resources and their actions. In this study, after investigation of literature review in this field and interviews with professionals and experts, first effective factors will be determined. Next, one-sample t-test and Pearson's correlation will be used to investigate correlation and significant relationship between individual factors

and main indicator. Finally, Topsis and numerical taxonomy methods will be used to prioritize them based on their importance.

Research Backgroung

There are various studies conducted on electronic customer's loyalty among which sirinivasan and Anderson(2002); Haghighi et al (2007); Yun and Good(2007); Ranganathan(2011); Javanmard and Soltanzadeh(2009); Gommans et al (2001); and Imam Alizadeh & Ghanadan(2008), studies can be mentioned.

Sirinivasan et al.(2002) study considered factors influencing relationship between satisfaction and electronic loyalty including moderating variables of the level and business, trust and perceived value, moderating variables of individual level, comfort and electronic trust, purchase size. They considered these factors as intermediaries between electronic quality and electronic loyalty presented as a model .

Haghighi, Alavi, Sarafi (2007) in a paper titled " Presenting a model for customer loyalty in electronic markets" compared requirements for making customer loyalty in traditional and online businesses. They identified five factors of valuation, making trade and brand name, trust and security , website site and technology and services provided to customer as effective factors customers loyalty.

Yun and Good (2007) emphasis on the final stage of purchase in decision process. evaluation after purchase, presented a model in electronic retailings. In this model, three factors of trade, services and shopping space in the website affect the image of retailing in the minds of customers. This image leads to increased support for the retailer and ultimately the behavioral loyalty.

 Ranganathan (2011) study suggested a model based on Before purchase factors such as access to services, electronic payment experiences, offering comparable prices , and after purchase factors such as timely buying and shipping, handling customer complaints and after sale services by the retailer. Results of model testing indicate that both before purchase and after purchase factors affect long-term customer loyalty in retailing.

Javanmard and Soltanzadeh (2009) study on Internet customer's loyalty of cultural products investigated the role of technical factors and characteristics of brand image of website on trust of buyers and their positive attitude. The results showed that these two factors have a positive impact on trust of online buyers of cultural products. Meanwhile, among the sub-factors, trust mark, browser, being error-free, assembly, completing order form, shape ,color, graphic resolution of logos and its promotion text, recommendations, page layout and composition of pictures and wallpaper had the greatest impact on customer loyalty.

Gommans, krishman and scheffold (2001) in a study entitled "From brand loyalty to electronic loyalty", provided a comprehensive framework of factors influencing online customer's loyalty. In this study, the whole framework of electronic customer loyalty and factors such as provided value, website and technology, trust and security, brand structure and the customer service is provided.

Imam Alizadeh and Ghanadan (2008), in a study designed a ranked model of factors affecting customer loyalty in an electronic business . They investigated a set of factors affecting electronic loyalty and more importantly, ranked them according to their degree of importance. Finally, a model of factors influencing electronic loyalty was presented after extensive investigations and studies. In order to ensure the accuracy and validity of the proposed model, Eigenvectors Method and Expert Survey were used and a ranked framework provided.

Review of Literature

E-commerce means informing, advertising and sale of goods and services, and maintaining and establishing business relationships through communication systems and data processing tools. It removes geographical barriers and differences between night and day in different areas and leads to the development of worldwide Communications. This reduces kind of trade leads to decreased cost of buying and selling, eliminating intermediaries and direct communication between the buyer and seller and thus provides conditions for businesses to offer their goods and services with a lower cost in global markets with the help of Internet and Web.

1. Customer Loyalty in E-commerce

Hennig-Thurau and Klee (1997) expressd the Retaining customers is the main key of organization existence. Customer loyalty is one of the most important issues in the success of businesses in a competitive market. Therefore, customer loyalty and customer retaining play important role in the development of strategy for customer-oriented and market-oriented organizations. Customers are valuable assets, on one hand , and the estimated cost of obtaining new customers is far higher than the cost of maintaining previous customers on the other hand. Therefore, considering resource constraints and rising costs and the need to keep customers, first factors affecting customer loyalty should be investigated and interpreted. Then, accordingly the necessary steps should be taken to accomplish based on appropriate resources and facilities. This is because there is a direct relationship between customer loyalty, return on investment , sales profit, market share growth , stock price growth and cost reduction.

Oliver (1999) defined loyalty as follows: loyalty refers to a strong commitment to repurchase of a product or better service in the future so that the same brand or product will be purchased despite influences and efforts of the potential marketing of competitors.

According to conducted research, among most important factors in customer loyalty in e-commerce are perceived value by customers, quality of service, trust, customer satisfaction, commitment, website design, easy use website, customization, and care and support.

2. Quality of Provided Service

Parasuraman, zeithaml and berry (1985) titled, Service quality is the difference between customer expectations and perceptions of offered service quality. brady and cronion (2001) stated that quality of service includes quality interaction, quality of physical environment and output quality. Quality interaction includes properties, behavior and experience. Quality of the physical environment includes surrounding conditions, design and social factors. Output quality includes waiting time, power and tangibility. The results of conducted studies show that the quality of provided service can influence online customer loyalty. Therefore, in this study we hypothesized :

Hypothesis 1: there is a significant relationship between quality of service and online customer loyalty in e-commerce.

3. Perceived Value

vedadi, kolobandi and khazeal pool (2013) defined Perceived value is in relation to the price difference between customer perceptions of received benefits and incurred expenses. Azaddin (2004) titled Received benefits of the customer include tangible and intangible properties of providing services or products. The incurred expenses include financial and

non-financial factors such as the time and effort required to access and use services or products.
 According to studies conducted by different researchers (Abkenar et al, 2013; Vedadi et al, 2013; Azaddin 2004), it can be concluded that there is a significant relationship between perceived value and customer loyalty.

Hypothesis 2: There is a significant relationship between value of received services and online customer loyalty in e-commerce.

4.Trust

Apaolaz Ibanez, hartmann and Calvo (2006) believed Trust is as an intrinsic feature of every social interaction and it is represented as a sense of security and belief that a customer has his supplier. The importance of trust is to the extent that even some authors consider it as one of the most effective prerequisites of loyalty compared to customer satisfaction.

Hypothesis 3: there is a significant relationship between trust , security and online customer loyalty in e-commerce.

5. Interface and Website Quality

Ranganathan and Ganapathy (2002) suggested, In order to be successful in an electronic commerce market, retailers need to provide a high quality websites that can attract and maintain more buyers. Investigations indicated that various factors impact the quality of website such as web design and its ease of use.

6. Website Design

Tajzadeh and Etemadi (2011) study indicated, design and graphic features of the website influence the first visit of customers from website. These features include image, text, colors, logo, theme and advertising slogans.

7. Website Ease of Use

 Srinivasan et al. (2002) consider the degree of visibility of a website , its simplicity and user-friendly environment as a definition of website ease of use. Ease of use has an impact on the person's preferences and satisfaction of online shopping channel (nikhashemi, paim, yasmin & yousefi 2013). Many users enjoy convenience and better control of online transfers from companies that have added many features to their website to make it easier to use for user (fukuyama 1995). Therefore, in this study it is hypothesized that:

Hypothesis 4: there is a significant relationship between interface and website quality and online customer loyalty in e-commerce.

8. Customization

 The ability of a supplier and electronic stores to provide products, services and transactions of particular environment for each customer is called customization (sirinivasan et al 2002). Shostak (1977) study, indicated From the customer's perspective, customization causes increased selection power and supplier's focus on the real needs of the customer. Vedadi et al. (2013) believed One of the reasons that customization has an impact on electronic

customer loyalty is that it increases the possibility that customers find things that they really tend to buy.

Hypothesis 5: there is a significant relationship between the possibility of customization and online customer loyalty in e-commerce.

9. Care and Support

According to studies conducted by sirinivasan et al. (2002) care means the amount of information provided to customers about their preferable products, order status and the amount of effort made to minimize crashes in order to provide optimal service in addition to after-sales service, warranty, replacement of defective products, etc. The results of various studies show that care and support provided by supplier after buying the product leads to greater customer satisfaction and loyalty. So it is hypothesized that:

Hypothesis 6: there is a significant relationship between care and support, and loyalty of online customers in e-commerce.

10. Brand Image

Brand loyalty is generally defined as primary behavioral response by some decision makers to select one or more options from a set of other brands available for products over time (sirinivasan et al 2002).

Fournier and Yao (1997) suggested that corporate business strategies focus retention and loyalty of customer's brand. This issue can be seen as a very little difference and complete competition of the product in market. According studies of researchers like oliver (1999) ; the Fournier and Yao (1997); the jacoby and Chestnut (1978), it is expected that there is relationship between brand image and customer loyalty.

Hypothesis 7: there is a significant relationship between image of brand and online customer loyalty in e-commerce.

Research Methodology

This study was applied and descriptive survey in terms of purpose and research method, respectively. The data were collected using questionnaire and library methods. Spss software was use to calculate total alpha measure of customer loyalty (%87). In this study, due to volume of data, One Sample t- test, Pearson Test and finally Topsis and Numerical Taxonomy methods were used to test hypotheses, correlations of each factor with main factor of loyalty and rank each factor, respectively.

Table1:
Calculation of Cronbach's Alpha for Each Indicator

Cronbach's Alpha	Indicator	Questions (N)
0.770	Brand Image	**5**
0.807	Service Quality and Customer Service	**6**

0.711	The Value of Received Services	**4**
0.791	Trust and Security	**5**
0.816	User Interface and Web Quality	**4**
0.786	Possibility of Customization	**4**
0.803	Care and support	**4**

The statistical population considered in this study consists of online customers of three electronic companies of Digi Kala, Aldigital and Asa Rayan in iran that their contact information and features were recorded in electronic system of the companies. All three companies were working in similar activities in the field of computers, accessories, modems, etc. Managers of these companies were asked to complete the questionnaire electronically and distribute them randomly among customers with at least two purchase record from these companies. Next, data of the filled questionnaires were returned back to us. Random sampling was conducted and its value computed using the sample size formula (384). Since it was predicted that not all the questionnaires would be filled, 500 questionnaires were given to customers via email among which 391 questionnaire were filled. After some reviews, 6 questionnaires filled incompletely were removed.

$$n = \frac{z2pq}{\epsilon^2} = \frac{(1.96)^2 0.5 \times 0.5}{0.05} \simeq 384$$

Findings

 Following conducted studies and interviews with specialists and experts who worked in the area of customer loyalty in e-commerce, seven factors were identified that affect customer loyalty in e-commerce. Hypothesis test results are as follows.

Table2:
The Results of Hypothesis Significance Testing

Indicators		Mean	SD	T -Value	Results
Quality		4.07	0.288	73.15	Confirmed
Value of Received		4.00	0.399	48.98	Confirmed
Interface and Website Quality		3.7	0.376	36.64	Confirmed
Care and Support		3.37	0.314	23.32	Confirmed
Trust and Security		3.28	0.278	19.68	Confirmed
Possibility	of	3.05	0.319	3.03	Confirmed
Customization					
Brand Image		3.06	0.305	3.54	Confirmed

Because t-value is above ± 1.96, hypotheses are confirmed at confidence interval of 95 percent.

According to given sig values which is less than 0.05 , It can be concluded that there is a significant relationship between among all the mentioned factors and customer loyalty.
After identifying the main factors and related sub-factors, TOPSIS and Numerical Taxonomy methods were used to help prioritize the main factors. To perform the analysis based on Numerical Taxonomy and TOPSIS, first decision matrix was prepared. The mean value of comments provided by respondents for the seven factors and defined indicators were considered as basis of decision matrix formation. Factors and mean value of respondents' comments for each indicator were placed in row and column of the matrix, respectively. The initial matrix or customer loyalty matrix is as follows.

Table 4: Decision Matrix of Online Customer Loyalty in E-commerce

	Type of Indicator	DM_1	DM_2	DM_3	DM_4	...	DM_{385}
Quality of Service	Positive	4.17	4.33	4.83	4.0	...	4.17
Value of Service	Positive	4	4.33	5.0	4.0	...	0.75
Quality of Web and Interface	Positive	4.25	4.0	4.5	4.0	...	2.75
Care and Support	Positive	3.75	3.75	4.0	3.5	...	3.25
Trust and Security	Positive	3.8	3.8	4.0	3.6	...	3.2
Possibility of Customization	Positive	3.5	3.75	3.75	3.5	...	2.75
Brand Image	Positive	3.6	3.6	3.6	3.4	...	2.6
Loyalty	Pearson correlation	, 260	, 153	, 269	, 913	, 283	, 294	, 235
	Sig. (2-tailed)	, 000	, 003	, 000	, 000	, 000	, 000	, 000

Final results of the ranking factors with Topsis method is as follows.
Table 5: Results of Ranking Indicators

Row	Option	Distance up to Positive Ideals	Distance up to Negative Ideals	The Final Weight of Each Indicator (CL)	Rank
1	Service	0.62	2.94	0.826	1
2	Value of Received Services	0.89	2.80	0.759	2

3	Web and Interface Quality	1.47	2.18	0.598	3
4	Care and Support	2.03	1.51	0.427	4
5	Trust and Security	2.21	1.30	0.370	5
6	Possibility of Customization	2.84	0.70	0.198	6
7	Brand image	3.01	0.52	0.147	7

The results of options ranking by Topsis suggest that in experts view the service quality prioritized over other options followed by less important indicators of the value of received services, web and interface quality, care and support, trust and security and possibility of customization. In opinion of experts, the indicator of brand image also has the lowest degree of importance.

Now, to achieve more accurate results, once again factors influencing customer loyalty studied by experts are prioritized using numerical taxonomy. The results of the ranking of indicators based on taxonomy method are summarized in Table 6.

Table 6:
Ranking of Indicators Based on Taxonomy Method

Row	Name of Indicator	C_{io}	F_i	Ranking
1	Quality of Web and Interface	23.28	0.389	3
2	Care and Support	33.09	0.553	4
3	Service Quality	9.92	0.166	1
4	The Value of Receivable Services	15.38	0.257	2
5	Trust and Security	36.07	0.603	5
6	Possibility of Customization	45.24	0.756	6
7	Brand Image	49.33	0.825	7

In this ranking also the service quality and value of receivable services prioritized over other options of web and interface quality, care and support, trust and security , possibility of customization and brand image.

Table 7:
Comparison of the Results Obtained from Using Taxonomy and Topsis Methods

		Taxonomy		Topsis	
Row	Indicator	F_i	Rank	Rank	Weights
1	Service Quality	0.166	1	1	0.826
2	The Value of Received Services	0.257	2	2	0.759
3	Quality of web and Interface	0.389	3	3	0.598

4	Care and Support	0.553	4	4	0.427
5	Trust and Security	0.603	5	5	0.370
6	Possibility of Customization	0.756	6	6	0.198
7	Brand Image	0.83 5	7	7	0.147

Comparing results of two rankings methods , it can be concluded that in both methods service quality and value of received had the highest importance and received the highest rating while brand the image Product was the least important factor and received the lowest rank.

Conclusions and Recommendations

Customer loyalty in e-commerce is one of the most important issues in the field of competition for businesses in today's world. To establish long-term relationships with customers and maintaining the interests of both parties leads to retain customers and prevent their decreased number. This in turn causes long-term benefits that increase market share, profitability of businesses and return of long-term costs incurred by business. There are numerous articles on customer loyalty examining this issue from different point of views. Many studies examine customer loyalty in banking , an industry or a particular case which mainly identify the factors affecting customer loyalty or form a framework or model in this area. The main goal of this study was prioritization of the factors using Taxonomy and Topsis method and comparison of the results of the two methods in order to find a more accurate prioritization and identify the impact of each factor. This help to better invest and use of more efficient resources in order to avoid waste of money. In fact, this study contributes to the managers who are planning to invest in this area in order to make the most of their investment in most effective areas. Results of findings indicate all hypotheses are confirmed and there is a significant correlation among all mentioned factors and online customer loyalty in e-commerce. Moreover, results of ranking in two methods were similar. In numerical taxonomy method, three factors of service quality, value of received service and quality of web and interface ranked 1 to 3 followed by care and support, trust and security, possibility of customization and brand image as next priorities. In Topsis method also three factors of service quality, value of receivable service and quality of web and interface ranked 1 to 3 followed by care and support, trust and security, possibility of customization and brand image as next priorities. Thus, according to research results, in order to invest effectively in customer loyalty in e-commerce, it is necessary to invest on the quality of service as first rank indicator followed by less investment on other indicators of value of received service , quality of web and interface, as second and third priorities. Then followed by less investment on other indicators of care and support, trust and security, possibility of customization and brand image as next priorities.

To have a better loyalty, retain more loyal customers and avoid incurring additional costs to attract new customers, we suggest businesses the managers to focus on their most impressive and profitable sectors and invest each factors based on its effectiveness. We also suggest that managers of electronic businesses for better services with higher quality invest on factors such as diversity and integration of services, service guidance, interactive communications, easy purchase ,attention to meet most customers' needs, variety of products and options to improve the value of received services, appropriate proportion of paid value and goods, receiving the same purchased goods, the value of purchased products. Moreover, in order to enhance the quality of the interface and websites they should focus

factors such as ease of use of the website, clear display of information, appealing picture and convenient transfers on the website. According to experts such as Anderson and Eid , these factors are considered as the most influential factor in this field.

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