The Impact of Trustworthiness and Customer e-Loyalty and e-Satisfaction

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Abstract

Trust, is tremendously essential element of basic human feelings (e.g., sincerity) in addition to being an element of website confidence in this digital world. In this regard, to enrich consumer's trust in the comprehensive virtual environment, e-service providers or e-stores have to be trustworthy. In fact, trustworthy online stores itself may therefore affect online consumer purchasing intention. The main purpose of this study attempts to identify the impact of trustworthiness on customer e-loyalty and customer e-satisfaction in Malaysia context. In this study, commitment-trust theory is used as the theoretical base to explain the impact of trustworthiness on customer e-loyalty and customer e-satisfaction among Malaysian Internet users. The researcher used smartPLS 2.0 (M3) as the main analytical tool to test the proposed hypotheses. Three hundred ninety-five respondents participated in the study. Empirical results indicated that trustworthiness is positively related to customer e-loyalty and e-satisfaction. Several implications of the findings, limitations of the study and directions for future research were discussed in further.

Keywords: Trust, Trustworthiness, e-loyalty, e-satisfaction

1. Introduction

To date, many online companies relied on trust as the determinant of relationship development to retain new and potential e-consumers in the competitive digital world. Keen (1997) found that lacking of trust was the utmost issue that inhibited in e-purchase (Bakkar, 2004). Bhattacherjee (2002) also showed that trust lacking affected unsuccessful e-commerce (Nah & Davis, 2002). Statistically, the survey study conducted by National Electronics and Computer Centre (1996) found that 63 percent of e-consumers did not involve in e-purchasing because of trust lacking issue on website (Pittayachawan, 2007). Lacking of trust omitted many negative impacts, such as e-shoppers refused to buy (Huang, Li & Lin, 2007) and less confident in involving e-commerce (Pavlou, 2003). Moreover, Taylor and Nelson Sofres Interactive (2002) also discovered that e-consumers were unwilling to give their credit card number and personal information data to the retailers (Chen, Zhang, &Huang, 2010). Hence,

it is therefore important to gain consumer trust in consumer's information privacy in the digital channel (Hoffman et al., 1998). With trust, consumers would be more likely to involve in the e-transaction.

Generally, this study is to investigate the effects of trustworthiness on the Malaysian online customer purchase intention. Specifically, this study aims to gain a deep insight of the impact of trustworthiness on customer e-loyalty and customer e-satisfaction among Malaysians. This study attempts to answer the following questions:
  i)   Does trustworthiness affect customer e-loyalty among Malaysian Internet users?
  ii)   Does trustworthiness affect customer e-satisfaction among Malaysian Internet users?

2. Conceptual Background
2.1 e-Loyalty
e-Loyalty is defined as "consumer's favorable attitude towards an electronic business, resulting in repeat purchasing behavior" (Anderson & Srinivasan, 2003). It acknowledges a customer's commitment to the particular website (Shankar, Smith, & Rangaswamy, 2002). Based on the above definitions, the current study describes e-loyalty as the perceived loyalty of an e-consumer towards a website and their intention to visit the same website to repeat purchase. Loyal customers exhibit re-patronizing intentions (Luarn & Lin, 2003) and commit to repurchasing the same products with the same company (1997) stated that loyal customers are committed to service providers (Bressolles & Durrieu, 2010).

The existing literatures have shown various drivers of customer e-loyalty (Collier & Bienstock, 2006; Deb & Chavali, 2009; Kassim & Ismail, 2009; Ponirin, Scott, & van der Heidt, 2009). Gronholdt, Martensen, and Kristensen (2000) believed that customer loyalty consists of four dimensions: repeat patronage, brand promotion (recommendations), price tolerance, and purchase intention (Lin, 2012). In this study, the researcher select word-of-mouth, future purchase intention, and complaining behavior to examine customer e-loyalty among Malaysian. Specifically, in this study, word-of-mouth is discussing the purchase of products or services (Yang, Zhang, & Wu, 2010). Arndt (1967) defined word-of-mouth as an oral communication between customers and retailers (Schoefer, 1998), when they describe certain products or services and share meaningful information (Jones, Reynolds, & Arnold, 2006) by recounting their past experiences (Qvist, 2009). In the virtual world, word-of-mouth does not involve direct interaction with e-retailers and it influences consumer's perception in long term period (Buttle, 1998). Besides, Pavlou (2003) suggested that purchase intention occurs when consumers are willing to shop online and engage in e-transactions (Kwek,Lau, & Tan, 2010). Whilark, Geurts, and Swenson (1993) also described purchase intention as when individuals, having evaluated a product or service, follow with actual purchase behavior (Lin, Tzeng, Chin, & Chang, 2010). Future purchase intention has been found to be the task of previous purchase intention (LaBarbera & Mazursky, 1997). In addition, complaining behavior is defined as a negative response occurring when customers are dissatisfied with a product or service (Chirico & Presti, 2008). Evidently, they study conducted by Hart, Heskett, and Sasser (1990) found that 40 percent of the dissatisfied customer intended to complain. However, these consumers who complain frequently also have the highest repurchase intention compared to non-complaining consumers (Richins, 1983). In this case, e-stores and e-markets

should handle and properly solve complaints before dissatisfied customer complaints which caused the company to decrease its customer retention rate indirectly (Zairi, 2000).

2.2 e-Satisfaction

Creating e-satisfaction requires customers to feel comfortable shopping on websites (Szymanski & Hise, 2000), and maintain positive attitude and response throughout the experience (Muylle, Moenaert, & Despontin, 2004). This state is achieved when website attributes and the services delivered exceed customer expectations (Bansal, McDougall, Dikoli, & Sedatole, 2004). In the reviewing literature, customers' satisfaction with a website can be divided into two types, user satisfaction and managerial satisfaction. User satisfaction is a useful measurement of website quality to evaluate website loyalty and satisfaction, whereas managerial satisfaction is used to evaluate the value of website (Huizingh, 2002).

There are a number of dimensions of customer satisfaction dimensions been described in the existing literature. For example, in the study done by Omar (2009), the outcome of positive word-of-mouth, repurchase intention, and purchasing behavior are the measurement variables of customer satisfaction. However, for the purpose of this study, the researcher has adopted repurchase intention and revisit to measure customer e-satisfaction. Repurchase intention refers to the number of e-purchases users plan to make from a website (Reibstein, 2002). Hellier et al. (2003) expressed repurchase intentions as a judgment of rebuying from the same retailer (Yap & Kiew, 2010). Based on customers' perception value, needs, and wants, re-patronage intention is linked to high levels of re-purchase or revisits to the same website (Seiders, Voss, Grewal, & Godfrey, 2005). Higher involvement of purchasing results in higher level of re-patronage intention (Seiders et al., 2005). With high involvement, e-customers intended to spend more money to purchase, time and efforts to achieve satisfaction (Seiders et al., 2005). Revisit is defined as the decision to repurchase the same products and visit the same stores regularly (Dholakia & Bagozzi, 2001).

2.3 The Nature of Trust

There is no specific definition of trust. The researchers in the past encountered some restrictions to define the meaning of trust because it applied in different disciplines (Lee & Turban, 2001; Hassanein & Head, 2010; Wang & Emurian, 2005), such as psychology, social psychology, economics, politic science, management, sociology and communications (Chopra & Wallace, 2002). Lewis and Weigert (1985) stated that there is no accurate meaning of trust (Pittayachawan, 2007). As stated in the literature, trust is described as willingness (Mayer, Davis, & Schoorman, 1995), confidence (McAllister, 1995), credibility (Corritore, Kracher, & Wiedenbeck, 2003), expectation (Barber, 1983), beliefs (Abdul-Rahman & Hailes, 2000), faith (Rempel, Holmes, & Zanna, 1985) and attitude (Chopra & Wallace, 2002). While a variety of definitions of trust have been suggested, researcher has adopted Pavlou and Gefen (2004) definition and it is most suitable in this study. They described it as an individual's belief towards e-retailers will show their benevolence, competence, and integrity (Chiu, Hsu, Fang, & Yen, 2010). Specifically, these three beliefs are categorized as the beliefs of trustworthiness in this study.

2.3.1 Definition of Trustworthiness

Trust and trustworthiness are two different contexts (Toma, 2010). Trustworthiness is an attribute of trust by trustees (Kate, 2009). Trustworthiness is the likelihood of trustee to

maintain an individual's trust (Chopra & Wallace, 2002). It also defined as the characteristics of trustees that worthy to trust (Rusman, Van Bruggen & Koper, 2011) and willingness to trust (Akter, D'Ambra, & Ray, 2011). According to Gabarro (1978), trustworthiness is a complex constructs that create competence and character of trustees (Akter et al., 2011).

2.3.1.1 Benevolence

Benevolence is defined as perceived courtesy of trustee towards trustors (Rusman, Van Bruggen, & Koper, 2007). It means trustor feel confidence that trustees are willing to provide the best service to consumers (Akter et al., 2011). The trustors expected to do the good things towards trustee, gain belief, yet, trustees provided prompt response in terms of advising, receptive and helps (Ridings, Gefen, & Arinze, 2002). Benevolence in trustworthiness is important to stimulate positive trusting attitude (Mayer et al., 1995). E-service providers gain the attribute of benevolence through the feedback of e-customers.

2.3.1.2 Honesty

Honesty is defined as the confident of customer onto the sincerity service provided by company and the promises that have been made (Aldás-Manzano, Lassala-Navarré, Ruiz-Mafé & Sanz-Blas, 2009). In this study, honesty refers to e-service provider believed the moral and ethical provided by trustee. It comprises of sincerity, fairness and justice (Colquitt, Scott & LePine, 2007). With higher integrity, they believe that trustee will be honest, sincere and comply with its commitments (Chiu, Chang, Cheng, & Fang, 2009) by providing a good and reliable flow of service in delivering the promise to customers (Chen & Dhillon, 2003). E-customers believe that e-vendor will keep the promises to customers as initial (Wang & Emurian, 2005).

2.3.1.3 Competence

Competence is defined as the perception of skillfulness and capability that given by certain retailers (Aldás-Manzano et al., 2009). It is the knowledge, talents and expertise that wish to complete the purchasing (Hosmer, 1995). Competence is relatively related to keep and deliver the promises as promised (Chen & Dhillon, 2003). It is the belief that is able to fulfill requirements as expected in their planning (Luarn & Lin, 2003).

2.4 Theoretical Background and Development of Hypotheses

Commitment-trust theory was developed by Morgan and Hunt (1994) and is also known as key Mediating Variable (KMV) which assigns trust and commitment as mediator. In the theory, trust mediates the relationship between marketers and customers (Deb & Chavali, 2009) in the various studies, such as e-tourism (Kim et al., 2010), hotel industry (Valenzuela & Vásquez-Párraga, 2006), e-banking (Deb & Chavali, 2009), e-commerce (Chen et al., 2010) and user behavior of computer (Corritore et al., 2003).

In fact, trust and commitment are closely linked to build up relationship among sellers and buyers (Mukherjee & Nath, 2007). Trust is willing to convince people who have higher confidence (Moorman, Zaltman & Deshpande, 1992). Commitment involved vulnerability, parties tended to seek out confidence parties and as an antecedent of loyalty (Morgan & Hunt, 1994). Trust and commitment play a vital role in strengthening relationship with exchange partners, beneficial and seek out risk alternatives (Morgan & Hunt, 1994). Veloutsou, Saren and Tzokas (2002) argued that commitment-trust theory led to customer

retention (Abosag, Tynon & Lewis, 2010). Figure 1 shows a clear picture of Commitment-Trust Theory.

<Figure 1 here>

Trust is important in online environment (Ridings et al., 2002). It reduces risks, as an antecedent of e-purchase intention and maintains the relationship with customers (Wen, 2009). Trust is also important in information sharing of e-business. If an individual feels confident onto the website, he or she will definitely often navigate via the website always. This belief of trust motivates the satisfaction levels. Higher satisfaction gains a person's confidence and recommends to others consumers with positive word-of-mouth.

2.5 Trustworthiness on Customer e-Loyalty and e-Satisfaction

There are many researchers endorsed that trust shaped customer e-loyalty (Anderson & Srinivasan, 2003; Chen et al., 2010; Lii, 2009). Hart and Johnson (1999) viewed that the exact customer loyalty was similar with total trust (Ranaweera & Prabhu, 2003). This could be due to the fact that loyalty was earned by trust gaining from true consumers (Mukarram, et al., 2001). When consumers trusted the e-retailers, they tended to disclose their personal information to them (Kim, 2003). With the personal details, e-retailers were easy to deal with them and identify the flow of money transactions during purchasing. To this extent, trust was efficient to attract more consumers to engage in future purchasing behavior (Gefen, 2000) in terms of consumers' attitude and e-purchasing intention (Pennington, Tractinsky, & Vitale, 2003). Instead, trust able to manipulate consumers to revisit the website (Jarvenpaa et al., 2000). This finding is supported by Ku and Liu (2010) that trust affected repurchase intention in the virtual environment.

Trust is the main antecedent of customer satisfaction (Graf & Perrien, 2005; Lin, 2008). Razzaque and Boon's study (2003) revealed that trust positively impact on consumer satisfaction (Lii, 2009). Similarly, e-trust relatively influenced e-purchase intention (Sam & Tahir, 2010). Grabner-Kräuter and Kalusha (2003) explained that trust facilitate consumer intention to repurchase (Alam & Khokhar, 2006). The nature of trust and its important had positive impact on customer e-loyalty and e-satisfaction (Kim, 2003). Lee, Kim and Moon (2000) showed that trustworthiness was relatively related to customer loyalty (Nah & Davis, 2002). Therefore, the researcher posited that

H1:   Trustworthiness is significantly related to customer e-loyalty.
H2:   Trustworthiness is significantly related to customer e-satisfaction.

3. Methodology

The survey site of this study is taken in Malaysia. These three states are located at urban area and have a higher number of Internet users. The population of interest in this study is Internet users who have experience in accessing the Internet and agree to participate in the study. They have been carried out e-transaction at least once and experience e-purchasing once in the past three months. They are computer literate and using website for their purposes only. The sample size was 395 samples that fulfilled the numbers as suggested by Roscoe (1975) (Sekaran, 2012). To choose the sample of study, researcher used non-probability sampling technique (purposive sampling) to select samples in this study.

Quantitative method is used to collect the primarily data. Data for this study are collected through a developed questionnaire which consisted of two sections. Section A is the constructs of antecedents of customer e-loyalty and e-satisfaction with 106 items. Section B is demographic profile with 13 close-end questions. Respondents are asked to complete the questionnaire if they had prior purchasing experience and answered it based on their products or services that they had bought previously. The respondents guaranteed that their responses to be kept confidential. A careful review of literature was undertaken In order to develop multi-items of constructs. In the present questionnaire, each dimension contains multi-items which measured by 7-point likert-scale.

4. Findings

Out of the total 395 samples, 47% were men and 54% were women. A vast number of samples were single (n=230) and 164 samples were married. Looking into the result of age groups, majority of the respondents fell into the age category of 26 to 30 years old. 21.5% (n=85) was in 18 to 25 years old while 21.3% (n=84) was in the age group of 31 to 35 years old. This was followed by 36 to 40 years old which consisted of 66 samples (16.7%), 41 to 45 years old has 27 samples (6.8%) and others. Most of them were in their twenties and thirties. These respondents were experienced user of e-shopping and become the primary segment of e-consumer population in the near future. In term of ethnic compositions, most of the respondents made up of Chinese 48.4% (n=191). Malay comprised of 30.1% (n=119) followed by Indian (8.9%, n=35). Approximately 77.7% (n=307) of the respondents possess a bachelor degree qualification followed by master degree (10.4%, n=41) and diploma holders (7.6%, n=30). These indicated that the respondents are well-cultured and knowledgeable. Majority of the respondents characterized them into others (43%, n=170) (e.g., university's students, waitress and others). The second larger group was professional with total amount of 133 samples (33.7%) followed by executive with 42 samples (10.6%). As can be clearly seen here, the respondents had a monthly income ranging from RM3001 to RM5000 are the majority income group. 29.9% (n=118) of the respondents are within the range of RM1001 to RM3000 of monthly salary followed by 17.5% (n=69) of them earn RM5001 to RM7000 monthly.

Besides capturing the respondent's information, information of computer usage, frequency of using Internet and number of e-purchasing are also reported. 41.5% (n=164) of the respondents had been using the Internet for one to five hours and approximately 16.2% (n=64) of the respondents were using the Internet for over 20 hours in a week. 15.9% of the samples spent six to 10 hours and followed by 13.7% samples spent 11 to 20 hours to online. In the literature, Korgaonkar and Wolin (2002) found that Malaysian consumers were medium Internet users if they spent about three hours per day to online (Lim, Yap & Lau, 2010). The total amount of 386 samples (97.7%) had experience in e-purchasing in the past three months, however, 390 samples (98.7%) were frequently sort out product information. A vast number of samples, 156 had experience about two to three times in e-transactions. Evidently, 48.9% of Internet users involved in e-purchasing in year 2001 and they also intended to make from one to 10 transactions in a year (Osman, Chan, & Choo, 2010).

<Figure 2 here>

4.1 Assessment of the Measurement Model

SmartPLS 2.0 (M3) is selected as statistical method for this study because it is appropriate in exploratory and confirmatory analysis (Barroso, Carrión & Roldán, 2010). PLS is less limiting the distributional assumptions and requires smaller sample size (Chin, 2010). Additionally, PLS is good to use for predictive application and theory building's study (Gefen, Straub, & Boudreau, 2000).

The researcher accessed confirmatory factor analysis (CFA) to assess measurement validity and reliability. To determine the convergent validity, composite reliability and average variance extracted (AVE) were looked into. As shown in Table 2, the composite reliability was above the recommended value, 0.7 as suggested by Nunnally and Bernstein (1994). Cronbach α for each construct are also exceeded the ideal value, 0.7 as recommended by Nunnally and Bernstein (1994). Moreover, the results that presented in Table show that AVE of each model constructs are exceeded the acceptable level, 0.50 (Halawi & McCarthy, 2008). In term of factor loading, the item loadings in each construct ranged from 0.704 to 0.945 (see Table 1) which exceeded the cut-off value, 0.5 as recommended by Hair, Black, Babin, Anderson, and Tatham (2006). Additionally, the discriminant analysis is existed when the square root of AVE exceeded the correlation among the two constructs (Fornell & Larcker, 1981). To summary, the model constructs of this study achieve good convergent validity (Bagozzi & Yi, 1988) with the evidence of all indicators load much higher on the hypothesized factors than other factors (own loading are higher than cross loadings) (Chin, 2010) (see Table 1). Additionally, to ensure the discriminant validity, the researcher utilized the square root of AVE to test the inter-correlation among the tested variables in order to obtain the satisfactory (Chin, 2010).

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4.2 Assessment of the Structural Model

After validating the measurement model, the proposed H1 and H2 were tested. Table 5 and Figure 3 display the summary of results of answering the developed hypotheses testing in this research study. The researcher calculated path coefficient (β) and t-statistics (t-value) for each of proposed hypotheses by testing the bootstrapping. The findings showed that trustworthiness is positively related to customer e-loyalty and e-satisfaction (β=0.753, t-value=15.47 for e-loyalty; β=0.768, t-value=16.21 for e-satisfaction), this is supporting H1 and H2. In other words, Malaysian online consumers' perceived trustworthiness created a positive impact on customer e-loyalty and e-satisfaction.

The researcher tests the overall fit of path model by PLS path analysis modeling. GoF is a global fit measures which is defined as the geometric mean of average communality and average R square (especially endogenous variables) (Tenenhaus, Vinzi, Chatelin, & Lauro, 2005). The researcher used the following formula to obtain the GoF value. In this study, GoF value was 0.461 (R square = 0.567, average AVE = 0.661 for customer e-loyalty) and 0.556 (R square = 0.589, average AVE = 0.892 for customer e-satisfaction). Both of the GoF value exceeded the largest cut-off value, 0.36. The recommended value of GoF_{small}=0.1, GoF_{medium}=0.25, and GoF_{large}=0.36 is the baseline to validate the proposed PLS model in the study (Wetzels, Odekerken-Schröder & Van Oppen, 2009). These results also indicated that

the proposed model of this study has better explaining power and confirm that PLS model in this study is sufficient.

$$GoF = \sqrt{\overline{AVE} \times \overline{R}^2}$$

<Figure 3 here>
<Table 5 here>

5. Discussion

The present study aims to investigate the positive impact of trustworthiness in customer e-loyalty and e-satisfaction among Malaysian Internet users. Deal to the rapidly growth of e-commerce or e-business, trustworthiness is played a paramount role in predicting customer e-loyalty and customer e-satisfaction. In the technology Internet, e-consumers do not have direct discussion and no physical touch the ordered products, thus, trust herein is played a role to success the e-transaction process. To this, trust is acted as determinant of relationship development. Trust is related to the commitment development and it drives to enhance the relationship in the Internet (Moorman et al., 1992). High commitment leads to higher customer retention (Aurier & N'Goala, 2010). In the literatures, Gefen (2006) stated that trusts are included an ability of operating web technology, the beliefs in integrity and benevolence of the service provider that are important characteristics to implement e-commerce or e-business successfully (Rotchanakitumnuai & Speece, 2009).

In the recent years, there has been an increasing amount of literature on e-trust building in virtual world (Limayem, Hillier, & Vogel, 2003; Roca, Garcia, & De La Vega, 2009). Trust is important in the context of privacy and security on website (Shankar, Urban & Sultan, 2002). Murphy and Blessinger (2003) stated that trust is important to first time Internet users because they are unfamiliar with the purchasing process (Yen & Lin, 2010). In view of this, trust is a tool to bring the potential customer to evoke in website purchasing and spread positive word-of-mouth to the others (Santos & Von Der Heyde Fernandes, 2010). These gain the level of trust and generate positive perception towards the e-stores.

Several studies have revealed that trust is the most essential driver of e-transactions (Gotzamani & Tzavlopoulos, 2009; Shim, Slyke, Jiang, & Johnson, 2010; Suh & Han, 2003). This is because of there is no body language and no direct discussions between e-shoppers on Website. Therefore, trust in e-transaction plays a role in this situation. Trust in e-transactions is defined as e-consumers strongly belief and confident that website provided secure transaction (Pittayachawan, 2007). It increases the level of confidence towards e-retailers (Ranaweera & Prabhu, 2003) and strengthens relationship (Gotzamani & Tzavlopoulos, 2009) by reducing transaction costs and perception of risks (Ganesan, 1994). Previous empirical study indicated that e-customers are fully depending on e-vendors because they provide accurate information, timely, faster delivery service and high accessibility (Corritore et al., 2003). They make decision based on information provided on website in the prior experience (Peng & Chen, 2005).

Trust has positive impact on attitude towards e-purchasing in the previous studies (McCole, Ramsey & Williams, 2009). Trust enhances customers purchase intentions (Gefen, 2000) and repurchase intentions (Ganguly et al., 2009; Santos & Von Der Heyde Fernandes, 2010) by

reducing perceived risks on e-shopping (Jarvenpaa et al., 2000). Chiravuri and Nazareth's study (2001) showed that trust influences an individual purchase intention (Amoroso & Hunsinger, 2009). Corbitt, Thanasankit and Yi (2003) also discovered that e-customers tends to purchase online if they believe the website companies, using Internet frequently, higher quality of website and technology trustworthiness (Kim, Chung, & Lee, 2010).

5.1 Limitation

This study encounters some limitations. Firstly, it is a lacking of diversity in the sample of the study. The survey concentrates on the urban region; hence, this does not represent the whole Malaysian. Secondly, sample size. The sample size of this study achieves the acceptable level, 395 samples and fulfills the rule by Roscoe (1975) (Sekaran, 2012). To suggest, the future researcher should maximize samples to generate higher generalization of the findings. Thirdly, the product or service types should be under the consideration. Different product types have different variables to evaluate (Lowengart & Tractinsky, 2001). Another limitation of this study is majority of respondents are well-educated and have high monthly income, thus, it might create bias and disability to extrapolate from the finding.

5.2 Implication

From the theoretical perspective, this study contributes meaningful and better knowledge of the interplay between the definition and difference of trust and trustworthiness. It contributes the development of theoretical understanding of consumer trust in e-commerce and also the online consumer behavior among the Malaysian e-shoppers. Hence, it is the helpful guidelines to e-marketers and e-retailers in Malaysia. With this, e-store marketers are easy to address the importance of trustworthiness to enhance customer e-purchasing intention. Based on the findings of this study, trustworthiness is a key factor in explaining the reasons of Malaysian e-shoppers less engage in e-shopping. With the combination of honest, benevolence, and competence, e-retailers can predict Malaysian e-consumers' intention to purchase or not purchase online. Therefore, building consumer trust on the Internet is the responsible lesson to internet vendor if they want to tailor the products and gain confident of the potential e-shoppers. Nowadays, many e-commerce websites intend to design a professional website in terms of easy to use and usefulness for the consumers.

5.3 Conclusion

In summary, the analytical results indicated that trustworthiness is positively related to customer e-loyalty and customer e-satisfaction in a Malaysian online context. The results of study increased and contributed to the body of literature in developing the antecedents of customer e-loyalty and e-satisfaction in Malaysian context. Hence, these findings are therefore important to convince and persuade more Malaysian e-shoppers to purchase from non-store retailing rather than traditional store retailing. In other words, a sense of trustworthiness is enacted as an imperative element in this millionaire generation.

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Table 1: Loading and Cross Loading

	E-loyalty	E-satisfaction	Trustworthiness
mBEN	0.689	0.658	**0.901**
mHON	0.647	0.675	**0.861**
mCOMP	0.684	0.719	**0.911**
mWOM	**0.867**	0.724	0.688
mFPI	**0.856**	0.678	0.628
mCB	**0.704**	0.546	0.504
mREP	0.729	**0.945**	0.732
mRI	0.793	**0.943**	0.718

Table 2: Results of Measurement Model

Model Construct	Measurement Item	Cronbach Alpha	Factors Loading	CR[a]	AVE[b]
e-Loyalty	WOM	0.741	0.867	0.853	0.661
	FPI		0.856		
	CB		0.704		
e-Satisfaction	REP	0.879	0.945	0.943	0.892
	RI		0.943		
Trustworthiness	HON	0.871	0.901	0.921	0.795
	BEN		0.861		
	COMP		0.911		

Note: [a] Composite Reliability **(CR)** = (square of the summation of the factor loadings)/{(square of the summation of the factor loadings) + (square of the summation of the error variances)}

[b] Average Variance Extracted **(AVE)** = (summation of the square of the factor loadings)/{(summation of the square of the factor loadings) + (summation of the error variances

Table 3: Summary Results of the Model Constructs

Model Construct	Measurement Item	Standardized estimate	t-value
e-Loyalty	WOM	0.867	33.467
	FPI	0.856	25.197
	CB	0.704	7.933
e-Satisfaction	REP	0.945	68.402
	RI	0.943	67.085
Trustworthiness	HON	0.901	26.639
	BEN	0.861	35.615
	COMP	0.911	40.707

Table 4: Discriminant Validity of Constructs

Constructs	e-loyalty	e-satisfaction	Trustworthiness
e-Loyalty	**0.813**		
e-Satisfaction	0.524	**0.944**	
Enjoyment	0.531	0.677	**0.892**

Note: Diagonals represent the square root of the average variance extracted while the other entries represent the correlations

Table 5: Path Coefficient and Hypothesis testing

Hypothesis	Relationship	Coefficient	t-value	Supported
H1	trustworthiness → e-loyalty	0.753	15.472	YES
H2	trustworthiness → e-satisfaction	0.768	16.205	YES

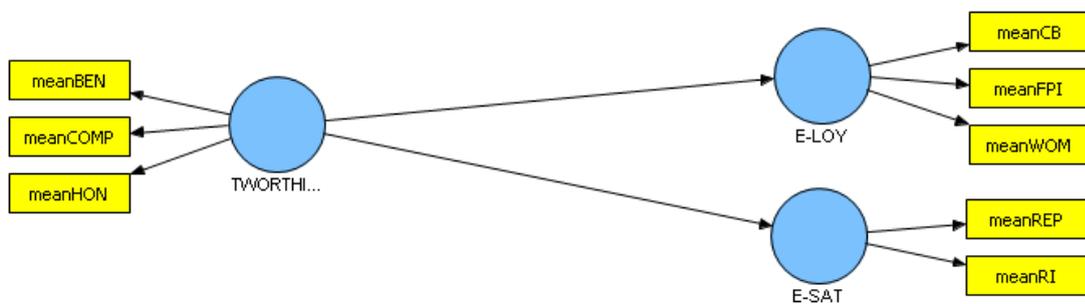*Note: *p<0.01, p<0.05*

Figure 1: Commitment-Trust Theory

Figure 2: Research Model

Figure 3: Results of the Path Analysis

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