

## **Factors Affecting Customer Trust and Customer Loyalty in the Online Shopping: a case study of popular platform in Thailand**

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### **Abstract**

**Purpose:** the objective of this study is to investigate how the impact of brand image, customer satisfaction, usefulness, and convenience on trust and customer loyalty. **Design/Methodology/Approach:** this research is to examine the factors that affect trust and customer loyalty by using secondary data analysis, archival study approach. This study has been using three frameworks with combined from previous studies to create and develop a new conceptual framework. **Findings:** this study identified factors that affecting customer loyalty in online shopping. This research focused on the relationship between usefulness and convenience that are the two keys for trust which are affect with customer loyalty. Furthermore, customer loyalty also gained affected from brand image and customer satisfaction of customers. **Research Limitations/Implications:** there are numerous limitations to investigate the factors that affect customer loyalty in online shopping. The previous research is utilized for specific objectives. In addition, this study collected data about number of respondents to answer questionnaire via online channel during covid-19 that the alternative way to conducted. **Originality/value:** this study concentrated on the key relationships factors that affect customer loyalty and trust in online shopping.

**Keywords** – Online shopping, Brand image, Customer satisfaction, Usefulness, Convenience, Trust, Customer loyalty.

**Paper type** - Research paper

**JEL Classification Code:** L86, M30, M31, O33

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### **I. Introduction**

Online shopping is the one alternative way of making purchases of products and services from sellers or suppliers via the internet. Since the online website's inception, businesses have launch to sell their goods to individuals who access the internet. Due to the ease of using a website while seated at residence, consumers can make purchases. Barnes and Vigen (2001) found that online sales are becoming a rapidly increasing company. It evolves into something more than a source of entertainment, information, and media. For many businesses, it is also a vital business tool. These businesses use the internet to collaborate with their customers and suppliers via internet, extranet, and the website on their corporate LANs. Furthermore, the internet is a component of the global economic system's central nervous system. The internet network is used to communicate and do business. Whether it is simple to examine products via the internet, order, and pay for goods and services, which is faster and more convenient (Hathairath, 2009). According from reporter of online shopping in 2009, the online shopping is described as the process by which a customer purchases a service or product over the internet. To put it another way, a customer buys things from an internet retailer while relaxing at home. Many marketers believe that if performed appropriately, for online choice and in-store choice finding products, sales promotion will enhance consumer expenditure and devotion. This is because of the Internet's significant benefit of two-way communication and its capacity to transfer information rapidly and efficiently when compared to other traditional mass media that only use one-way communication (Lackana, 2004). The increased prevalence of personal computers and network systems by consumers has encouraged and forced marketers to develop Internet retailing sites. Some analysts believe that physical stores will be obsolete in four decades, and that electronic selling would take their place (Cope 1996). Lazada is an online marketplace for sale and purchase. Consumer electronics, household goods, toys, fashion, sports equipment, and food are just a several of the

sectors in which the company sells products. Several payment options, such as cash and credit cards or debit cards, are accepted by Lazada that providing excellent customer service and return options. According to Verma and Jain (2015) E-commerce can define the requirements that must be met and the standards that must be followed. Knowledge exploration was described as an individual's actions in shopping online, as shown in a study conducted to determine attributes of persons making online purchases. Monitoring customer buying behavior is a crucial element of successful e-commerce. By a study, it is difficult to establish e-commerce without first considering these factors that encourage online shopping (Bauboniene & Guleviciute, 2015). Nowadays, internet had many effects with behavior of consumer to purchasing products in online channel and developing of technology to be better if compare in the past. It was more convenience way into customer who love to be shopping in order to getting fast from vendors, shop where join and participate with e-commerce platforms such as Lazada and Shopee which are the most popular in Thailand, however the researcher will be focusing client of user on website either via mobile phone, computer to customers who have ever experience before or did not have experience before in order to analyze the data that collected to study about online shopping and able to understand important in online shopping. In addition, many platforms on Lazada and Shopee are high potential and high trends that can make revenue and profit enormous in each year. Therefore, e-commerce companies in current will have advantage than competitors in physical stores to serve customer. Also, able to keep growing in the market in the future because since covid-19 pandemic people cannot to go shopping through department store or physical store, that means the trend behavior of customer will be to change in order to enter the modern era with new technology to help facilitate in customer with building loyalty to them in term of making service and delivery product whatever they need.

### **1.1 Research Objectives**

The following details will represent the objective of this study.

- To explain brand image and brand loyalty in the shopping online.
- To describe customer satisfaction and customer loyalty in the shopping online.
- To explicate usefulness and customer loyalty in the shopping online.
- To explain usefulness and trust in the online shopping.
- To describe convenience and customer loyalty in the online shopping.
- To explicate convenience and trust in the online shopping.
- To explain trust and customer loyalty in the online shopping.

### **1.2 Research questions**

- Does brand image significant effect on brand loyalty in the shopping online?
- Does customer satisfaction significant effect on customer loyalty in the shopping online?
- Does usefulness significant effect on customer loyalty in the shopping online?
- Does usefulness significant effect on trust in the shopping online?
- Does convenience significant effect on customer loyalty in the shopping online?
- Does convenience significant effect on trust in the shopping online?
- Does trust significant effect on customer loyalty in the shopping online?

This study examines five factors that impact customer loyalty. The primary factors that the researcher focused on are brand image, customer satisfaction, usefulness, convenience and trust that could influence the customer loyalty.

## **II. Literature Review**

### **2.1 Theories**

#### **2.1.1 Customer loyalty**

Loyalty was described as a favorable perspective on a product or brand which reflects in the customer's supportive behavior. The repeated purchases are the basis of behavioral loyalty, while buyer trust and dedication are the foundation of attitude loyalty (Curasi & Kennedy, 2002). Customers' aim to stay connected towards the m-retailer by making repeating purchases using the same m-shopping platform, along with their willingness to recommend the company to others can be classified as customer loyalty (Shang & Wu, 2017). Jimenez et al. (2016) found that loyal customers are more prone to generate strong word-of-mouth as one of their behavioral outcomes. Though earlier consumer literature has generally conceived loyalty as behavioral loyalty (Davis-Sramek et al., 2009). The majority of extant behavioral loyalty research focus on behavioral intention rather than actual conduct (Chiou & Droge, 2006). In the context of online services, Harris and Goode (2004) recognized the loyalty chain's four successive stages, as well as the critical function of trust. As a result, one of the most important aspects influencing the development of loyalty in the online world was discovered to be trust (Donsuchit & Nuangjamnong, 2022; Mitchev & Nuangjamnong, 2021; Padungyos et al., 2020; Soe &

Nuangjamnong, 2021). Thus, in addition to loyalty intentions, we used actual repurchase activities (also known as repurchase behaviors) as the primary dependent variable in this study. Customers may touch, taste, and consider the products' quality in a traditional market before making a purchasing choice. Repeat purchase frequency among customers is higher with several things after a positive encounter in a traditional marketplace because they may make a quick decision based on the previous experience and the current feeling.

### **2.1.2 Brand image**

Brand image is a perception that appears in the minds of consumers when they evaluate a particular product's brand. There are many different definitions of brand image; here are a few that experts have come up with: A brand is defined by the American Marketing Association as a title, concept, logo, symbol, image, or a mix of these, that identifies and differentiates the goods or services of one or more sellers or groups of sellers from those of competitors (Sagala, 2016). Define a brand could be a word, phrase, icon, picture, or even a mixture of these, that identifies and differentiates the goods or services of one or more sellers or groups of sellers from those. According to Lee and Turban (2001), generating a lucrative brand image is the key to gaining a larger market share, and having a better understanding of brand image can be a strong foundation for developing a more effective marketing campaign. In addition, Arslan and Altuna (2010), brand extension has a detrimental impact on a product's brand image, however brand extension conformity lowers negative consequences. When the parent brand's perceived image and quality are higher, there is a loss in image as a result of more extensions. Product brand image after extension is positively influenced by perceptions of brand quality, brand familiarity, perceived suitability, and customer attitudes toward brand expansions.

### **2.1.3 Customer satisfaction**

The idea of customer satisfaction is essential to both marketing research and practice (Churchill & Surprenant, 1982; Bunarunraksa & Nuangjamnong, 2022; Chanthasaksathian & Nuangjamnong, 2021; Eksangkul & Nuangjamnong, 2022). Individual consumer satisfaction is significant because it represents a favorable outcome from the use of scarce resources and/or the fulfillment of unfulfilled demands (Bearden & Teel, 1983; Hua & Nuangjamnong, 2021; Khanijoh et al., 2020; Laosuraphon & Nuangjamnong, 2022; Mitchev & Nuangjamnong, 2021; Nitchote & Nuangjamnong, 2022; Wongsawan & Nuangjamnong, 2022). According to Tse and Wilton (1988) explored customer satisfaction formation based on the findings of a laboratory experiment, in addition to the effects of predicted performance and subjective disconfirmation, perceived performance had a direct and significant impact on satisfaction. Bearden and Teel (1983) both looked into the same topic. The causes and effects of consumer satisfaction were studied using data from 375 members of a consumer panel in a two-phase research of consumer experiences with vehicle repairs and services. The findings back up previous research showing expectations and disconfirmation are important predictors of satisfaction, and they imply that complaint activity should be considered in satisfaction/dissatisfaction studies. The purpose of this study was to look into the moderating effects of customer satisfaction. Churchill and Surprenant (1982) suggested that disconfirmation is an intervening variable that affects satisfaction, and that anticipation and perceived performance effectively represent the influence of disconfirmation. "Information search experiences alter views toward the site and its brands," Demangeot and Broderick (2007) suggested. Furthermore, in their study, Jayawardhena et al. (2007) investigated potential purchasers' purchasing orientation and assessed its impact on purchase behavior, however discovered that individual orientation is irrelevant to purchase behavior.

### **2.1.4 Usefulness**

Alba et al. (1997) a conclusion was reached that interactive home shopping channels offer more information at a cheaper price in order to differentiate between producers and merchants their offerings to consumers, which would be inform customers of the advantages being offered while also making it easier for customers to participate and assess offerings of companies competing on price. In the context of online purchasing, usefulness assumes that online shopping is a goal-oriented activity that influences attitudes, intentions, and real online shopping (Mohd Suki et al., 2008). According to Fathollah et al. (2011), usefulness does not have a substantial impact on internet purchasing behavior. It can be as a result of respondents' various perceptions on the consequences of usefulness on their internet buying behavior in developed and underdeveloped countries. Price, quality, durability, and other obstacles related to products are indeed the main factors influencing purchase decisions in industrialized countries, while there could be different factors that impact developing country (Lim et al., 2016). Customers anticipated receiving useful information and searching through easily obtainable products, according to a supported study by Lim et al. (2016). Meanwhile, due to several comparable products available to purchase in those other shopping online, online shoppers will shift to other rivals. In a summary, in a critical position, shoppers' intention to purchasing was impacted on usefulness (Lim et al., 2016). According to Hazaea et al. (2020), usefulness had a direct impact on mobile banking of

Thailand's acceptance. Kim and Kwahk (2007) suggested that both the utilization and intention to use mobile commerce or e-commerce in online shopping were accounted for by consumer perception, with usefulness and emotion playing important roles.

### **2.1.5 Convenience**

Consumers are driven by the utilitarian value of purchasing a product online when they shop online (Celik, 2014). The adjective "convenience" in the context of online buying refers to the ability to save time, shop from anywhere and compare the prices easily (Al-Debei et al., 2015; Hung et al., 2013). There is a big portion of the population that is preoccupied with day-to-day activities and does not have enough time to physically go shopping (Chiu et al., 2014). According to previous research, the reduction of travel time and time spent standing in long lines acts as a convenience factor that strongly drives customers to shop online (Flynn et al., 2016). Online customers are more convenience seekers than traditional shopping, according to a study by Korgaonkar et al. (2014). Only a few studies have looked into the various aspects of online shopping convenience, as well as the individual items or components that fall under each level (Colwell et al., 2008; Beauchamp & Ponder, 2010).

### **2.1.6 Trust**

In online shopping, trust refers to the customer's belief in the online vendor's ability to deal fairly (Carter et al., 2014). A salesperson in a traditional brick and mortar store serves as a source of trust for customers (Abbes & Goudey, 2015). However, there is no salesperson in the online purchasing context, and search tools and assistance buttons have taken his place, removing the purchasing experiences serve as the basis for customer trust (Alcoba et al., 2018). For a number of factors, trust is considered to be critical to internet commerce. For example, while purchasing a products online or registering on a website, online shoppers are expected to provide personal information (Hajli, 2014). Customers are concerned that personal information would be shared with a third-party business for unauthorized commercial purposes (Akhter, 2014). When consumers exchange their details about a person's bank accounts, debit/credit cards, and other personal matters are revealed on an online platform without a physical presence, and their estimation of the amount of risk increases (Ali et al., 2017).

## **2.2 Related literature review**

### **2.2.1 Brand image and Customer loyalty**

Kousar et al. (2019) mentioned that in the marketing literature, brand image has been a fascinating topic of discussion. Furthermore, brand image has served as an effective marketing tool as well as a means of identifying organizations. Kousar et al. (2019) found that a firm or its products or services that consistently maintain a positive image in the public gain a more favorable market position, enhanced market share and performance as well as a sustainable chance to compete. The brand image, which is about to be created, is therefore framed. The brand image includes a product's appeal, ease of use, function, distinctiveness, and total value. A brand image appears in actual brand content. Customers get the product's image as well as the product itself when they purchase it. When people purchase, the brand image is the purpose and emotional feedback (Roy & Banerjee, 2008). Some previous studies Hsieh et al. (2018) found a link between brand image and consumer loyalty. Furthermore, past empirical findings have shown that a positive image (example brand, shop or retail) contributes to loyalty (Hsieh et al., 2018). Therefore, the following hypothesis is proposed:

*Hypothesis 1 (H1): There is an effect of brand image on customer loyalty in the online shopping.*

### **2.2.2 Customer satisfaction and Customer loyalty**

According to Dam and Dam (2021), customers' perceptions of the site's structure and ordering are influenced by the platform's style. For visual factor particularly, how customers view the aesthetic of a website impacts how they interpret its functionality. Consumer buying behavior, especially online customers was influenced by the customer's motivation with various motivations might react in different choices to the design of a website. One of the most significant aspects that managers should focus on is customer happiness. Despite today's fiercely competitive corporate world, customer satisfaction might be regarded as being essential to success (Jamal & Naser, 2002). The firm's competitive edge was that it offered customers with more service than its competitors, pushing above and beyond their needs and wants (Minta, 2018). In addition, people who are customers happiness has been a significant aspect of a company's performance and has had a substantial impact. The link between customer pleasure and loyalty has been proven in some studies. Customer happiness was found to be a predictor of loyalty (Bunarunraksa & Nuangjamnong, 2022; Chanthasaksathian & Nuangjamnong, 2021; Eksangkul & Nuangjamnong, 2022; Hua & Nuangjamnong, 2021; Khanijoh et al., 2020; Laosuraphon & Nuangjamnong, 2022; Mitchev & Nuangjamnong, 2021; Nitchote & Nuangjamnong, 2022; Wongsawan &

Nuangjamnong, 2022). Customer pleasure was a significant indicator of customer loyalty. Customer satisfaction has been shown to influence customer loyalty in previous studies (Santouridis & Trivellas, 2010). Therefore, the following hypothesis is proposed:

*Hypothesis 2 (H2): There is an effect of customer satisfaction on customer loyalty in the online shopping.*

### **2.2.3 Usefulness and Customer loyalty**

The measure to which a consumer believes that online buying would improve his or her transaction performance is described as usefulness. People create behavior intention regarding internet purchasing, according to Davis et al. (1989), based on a cognitive appraisal of how it will improve their shopping performance. Consumers' attitudes and behavior regarding internet buying are mostly based on a cognition of how it would improve their purchasing performance. Customers who have successfully completed the shopping task of product acquisition are more likely to have strong repurchase intentions (Mai et al., 2013). Moreover, a person is more probably to want to keep doing what they're doing. when the use is considered beneficial (Izzaty et al., 1967). According to previous study (Cyr et al., 2006), usefulness has a major impact on customer loyalty intention no matter online purchase or offline purchase. However, it depends on decision of customer during at that time before they are making a purchase product. Therefore, the following hypothesis is proposed:

*Hypothesis 3 (H3): There is an effect of usefulness on customer loyalty in the online shopping.*

### **2.2.4 Usefulness and Trust**

Due to its emphasis on technology adoption, the technology acceptance model (TAM) has gained great consideration of information management. However, which has only lately been used in a broad area of information technology, such as e-commerce. For example, Gefen and Straub (2000) investigated the impacts of perceived utility on e-commerce adoption and investigated the way imagined usefulness effects on virtual shop consumer purchasing behavior. TAM can thus be used to forecast customer behavior in the online world, even though it was designed to predict technological acceptance and use. The effectiveness of technology and the impact as smart search engines and the personalized service provided to customers through the web site, even when there is no direct interaction with the consumers, determine the usefulness of the web site. From such a point of view, the advantages of using an online shopping mall can be divided into two categories: the utility of the technology itself and the advantage of receiving a product by ordering. When discussing the phrase "usefulness of an online purchasing environment" relates to customer's behavior based on their have faith in the online store (Davis, 1989). The consumer's trust in the web site will grow when it offers reliable and useful product search tools, as well as buying assistance when needed by consumers, and getting items and services from an online shopping mall that properly performs the activities (Reichheld & Scheffer, 2000). Therefore, the following hypothesis is proposed:

*Hypothesis 4 (H4): There is an effect of usefulness on trust in the online shopping.*

### **2.2.5 Convenience and Customer loyalty**

According to Aagja et al. (2011), the higher the perceived service convenience level, the larger the impact on customer satisfaction and shopper's behavioral intentions through the Influencing role of customer satisfaction. Both public and private sector banks were examined separately on this relationship. Customers will be more loyal if service providers are aware of the benefits of convenience (Abarca, 2021). The ability to utilize self-service technology to purchase and deliver products and services that meet the consumer's needs in terms of timing and location is referred to as convenience (Meuter et al., 2000). Szymanski DM and RT (2000) suggested that enhanced convenience in the form of offering access to services at any time and in a variety of locations should have a significant impact on perceptions of special treatment benefits, because the power to determine time and place convenience is limited to those who use technology. As a result, special consideration benefits will have an impact on loyalty and satisfaction, moderating the relationship between convenience and those outcomes. Therefore, the following hypothesis is proposed:

*Hypothesis 5 (H5): There is an effect of convenience on customer loyalty in the online shopping.*

### **2.2.6 Convenience and Trust**

In theory, search convenience measures how online customers can search for products and compare prices with physically visiting several sites and find what they want. Customers perceive search inconvenience as a significant barrier to convenient and effective online shopping, according to Jiang et al. (2013). Behavioral intention is the most significant predictors of service adoption because it can predict customers' future behavior,

such as whether or not they will use the service again in the future and whether or not they will promote it to others (Almarashdeh & Alsmadi, 2017). Every product search on the internet is related to issues including download quickness, categorization of products, website style, and search features. Search convenience is defined by some researchers as the speed and ease with which customers identify and select products they wish to buy. Since internet has made numerous tools available that retailers to increase their ability to deliver tailored information to potential clients by using paid advertising for traffic redirection and integrating it into their websites, or through effort to introduce and distributing information on social media, assisting them in identifying and identify the best business relations (Beauchamp & Ponder, 2010). Therefore, the following hypothesis is proposed:

**Hypothesis 6 (H6):** *There is an effect of convenience on trust in the online shopping.*

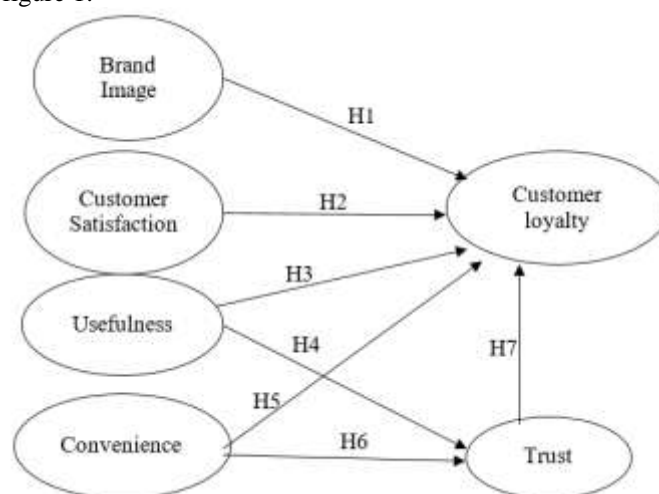
### 2.2.7 Trust and Customer loyalty

Customer trust, according to Patrick (2002), shows as attitudes, feelings, emotions, or behaviors expressed when customers believe that a provider can be trusted to perform in their best interests when they surrender direct control. According to Gul (2014), when a customer is loyal to a product or service, he is basically trusting it. Customers lose immediate touch with the company and must pass on sensitive personal information, such as credit card details, in order to complete the purchase, therefore trust appears to be especially important for building loyalty in online services (Anderson & Srinivasan, 2003). The ability, compassion, and honesty were identified as three key components of trust by Lee et al. (2007). Trust is thought to play a role in both commitment and loyalty. Ranaweera and Prabhu (2003) have mentioned that trust predicted loyalty more precisely and is a more strong feeling than satisfaction. Therefore, the following hypothesis are proposed:

**Hypothesis 7 (H7):** *There is an effect of trust on customer loyalty in the online shopping.*

### 2.3 Conceptual Framework

In this study, three theoretical frameworks were used to develop the conceptual framework. The first theoretical framework by Choi and Mai (2018). An integrated model of customer loyalty. The goal of this study is to find out how three factors (usefulness, convenience and trust) affect customer loyalty under the background of the integration model. The significance of E-trust has been establishing a strong relationship with customer loyalty. The second theoretical framework from Mohd Ariffin et al. (2021) under the title "A Survey on customer loyalty in online shopping. This study aims to investigate the customer loyalty of online shopping. Also, this study incorporated customer satisfaction into the conceptualization of a framework to examine customer loyalty. Hermawan (2019) in Exploring the Importance of Digital Trust in E-Commerce: Between Brand Image and Customer Loyalty is the third theoretical framework. This study demonstrates the significance of digital trust, brand image and the associated customer loyalty. The findings show that brand image is associated with customer loyalty. Therefore, the conceptual framework has been assembled from three theoretical frameworks as shown in figure 1.



**Figure 1.** The Conceptual Framework

### III. Research Methodology

#### 3.1 Research Design

This study aims to evaluate how brand image, consumer satisfaction, utility, convenience, and trust affect online buying trust and loyalty. The study will also determine consumer loyalty variable relationships. Cronbach's Alpha, Simple Linear Regression, Multiple Linear Regression, and Descriptive Data Research are employed in this quantitative study. The questionnaire has 30 items, one screening question, 21 measurement variables, and 6 demographic questions. Cronbach's Alpha was used to examine the questionnaire's reliability and if measuring items were unclear. A pilot test of 57 samples was undertaken to verify the questionnaire's reliability and any measurement item misunderstanding. The researcher utilized a five-point Likert Scale to examine respondents' views and agreement levels. 1 is "Strongly Disagree" and 5 is "Strongly Agree" The researcher uses the IOC Index to evaluate each questionnaire question's quality. Three specialists helped writers determine content validity. The researcher performs a reliability test if each item's IOC value is larger than 0.6. This study mainly uses multiple linear regression to analyze factors affecting customer trust and loyalty in online purchasing in Thailand. In the model, researchers specified five variables: brand image, customer satisfaction, utility, convenience, and trust. Then identify consumer loyalty factors. The researcher did a pilot study on 57 persons before gathering the huge target sample of 410. The goal is to check that crucial aspects like questions, explanations, and survey or questionnaire design have been properly modified and improved before distribution. Cronbach's Alpha scores for eight variables and 28 scale items were 0.60 or higher, which was acceptable. Cronbach's Alpha values for brand image, customer satisfaction, usefulness, convenience, trust, and customer loyalty were brand image ( $\alpha = 0.903$ ), customer satisfaction ( $\alpha = 0.863$ ), usefulness ( $\alpha = 0.872$ ), convenience ( $\alpha = 0.874$ ), trust ( $\alpha = 0.864$ ), and customer loyalty ( $\alpha = 0.888$ ) (result shown in Table 1). The research showed that the components were internally consistent, indicating that the questionnaire is reliable for continuing usage if the value is 0.60 or above.

**Table 1.** Result from Pilot Test( $n=57$ )

Item No.	Variables/Measurement Items	Cronbach's Alpha ( $\alpha$ )	Strength of Association
<b>Brand Image</b>		<b>0.903</b>	<b>Excellent</b>
<b>BI1</b>	The brand image of products offered on Lazada is good competitive than another platform.	0.950	Excellent
<b>BI2</b>	The brand image of the product offered on Lazada application is reliable.	0.950	Excellent
<b>BI3</b>	The brand image of the product offered on Lazada application is expectation of good brand.	0.950	Excellent
<b>Customer Satisfaction</b>		<b>0.863</b>	<b>Good</b>
<b>CS1</b>	I am happy with the current experience shopping online with popular platform such as Lazada.	0.946	Excellent
<b>CS2</b>	I am satisfied with products on online shopping.	0.946	Excellent
<b>CS3</b>	I am satisfied to purchase through online shopping when compared with common store or supermarket it is not different.	0.950	Excellent
<b>Usefulness</b>		<b>0.872</b>	<b>Good</b>
<b>U1</b>	I think purchasing online shopping it is better price and promotion than in the store/convenience store.	0.946	Excellent
<b>U2</b>	I think purchasing online shopping it is easy to compare price.	0.946	Excellent
<b>U3</b>	I think purchasing online shopping it is make more a variety of product.	0.946	Excellent
<b>U4</b>	I think purchasing online shopping it is make convenience because wherever also can purchase it.	0.947	Excellent
<b>Convenience</b>		<b>0.874</b>	<b>Good</b>
<b>C1</b>	Shopping online through application on Lazada is save time.	0.947	Excellent
<b>C2</b>	Shopping online makes easier to payment by using e-payment to purchase a product.	0.946	Excellent
<b>C3</b>	Shopping online can access easier information of product before deciding to purchase.	0.946	Excellent
<b>Trust</b>		<b>0.864</b>	<b>Good</b>
<b>T1</b>	I have feeling the online shopping platform made me a trustworthy impression.	0.944	Excellent
<b>T2</b>	I have feeling the online shopping selling, many products and	0.947	Excellent

	many categories are honest in doing business of own shop.		
<b>T3</b>	I have feeling safe when I am making a transactions payment to purchase products on online shopping platform.	0.947	Excellent
<b>T4</b>	I have comfortable that online shopping platform will keep customer's information into security.	0.947	Excellent
<b>T5</b>	Overall, I have the confidence to using online shopping platform because it is reliable for customer.	0.945	Excellent
<b>Customer Loyalty</b>		<b>0.888</b>	<b>Good</b>
<b>CL1</b>	I feel that I want to be a regular customer of Lazada.	0.947	Excellent
<b>CL2</b>	I feel that I want to come back and buy a product from Lazada.	0.948	Excellent
<b>CL3</b>	Overall, I have the confidence that I want to support Lazada and want to be a good customer or advocates of Lazada.	0.948	Excellent

## IV. Results

### 4.1 Reliability testing

The researchers selected to find out the questionnaire for any discrepancies or inaccuracies in variables for all 401 respondents. Cronbach's Alpha Reliability Test is used to measure and analyze a questionnaire's reliability after collecting the data.

Table 2 shows that the authors use Cronbach's Alpha to measure the scale of reliability using the statistic program to determine how closely related a set of items are as a group. The result showed the overall variables of the factors that impact customer loyalty in online shopping consist of 6 items ( $\alpha = .925$ ). The result shows that all variables are reliable and valid since a value greater than 0.8 indicates that the reliability of all factors is good. The highest reliability is brand Image of 3 items is .932, followed by customer loyalty of 3 items is .918, the 4 items of usefulness are .909, the 3 items of customer satisfaction is .902, the 5 items of trust is .901, and lastly, the 3 items of convenience are .899.

**Table 2.** Cronbach's Alpha (n=401)

Variables	Cronbach's Alpha	Number of Items	Result
Brand Image	.932	3	Reliable
Customer satisfaction	.902	3	Reliable
Usefulness	.909	4	Reliable
Convenience	.899	3	Reliable
Trust	.901	5	Reliable
Customer Loyalty	.918	3	Reliable

### 4.2 Descriptive Analysis of Demographic Data

Table 3 indicates that the frequency distribution and percentage for sample size of 401 respondents are as follows. **Gender:** All groups of 401 respondents by divided were female and male, their distribution showed the higher percentage of female with 82.5% which is higher than male respondents that have 17.5%. The results of respondents for female and male are 331 and 70 respectively. **Age:** The most respondents in this research is age 18 to 30 years old with 293 respondents with 73.1%, follow by respondents age between 31 to 50 years old with 69 respondents with 17.2%, 35 respondents who age between 51 and over years old with the percentage of 8.7%, and the lowest respondents are age below 17 years old with the percentage of 1 with 4 respondents. **Income:** The most respondents participate in this questionnaire have earning income between 10,001 to 20,000 baht per month with 222 respondents with 55.4%, which is highest income per month and following by 105 respondents with 26.2% have income per month around 20,000 to 50,000 baht, also 43 respondents with 10.7% have earned around 50,000 to 100,000 baht per month, 23 respondents with 23.1% have earned lower to 10,000 baht per month. Lastly, 8 respondents with 2% have earned 100,001 baht and above per month, which is lowest income of respondents in this research. **Province in Thailand:** In all 401 respondents' locations who are live in each province in Thailand, it able to present respectively of province alphabetically as following by Ayutthaya which has 1 respondent with 0.2%, and followed by Bangkok which have 257 respondents with 64.1%, Chachoengsao which has 1 respondent with 0.2%, Chaiyaphum which has 1 respondent with 0.2%, Chiang Mai which have 8 respondents with 0.2%, Chonburi which have 11 respondents with 2.7%, Hat Yai which have 2 respondents with 0.5%, NakhonPhatom which has 1 respondent with 0.2%, Nonthaburi which have 56 respondents with 14%, Pathumthani which have 24 respondents with 6%, Pattaya which have 2 respondents with 0.5%, Phuket which has 1 respondent with 0.2%, Rachaburi which have 2 respondents with 0.5%, Rayong which have 9 respondents with 2.2%, SamutPrakan which have 14 respondents with 3.5%, SamutSakhon which has 1 respondent with 0.2%, Sing Buri which has 1 respondent with 0.2%.



Songkla which have 3 respondents with 0.7%, SuphanBuri which has 1 respondent with 0.2%, UbonRatchathani which has 1 respondent with 0.2%, Udonthani which have 4 respondents with 1% respectively. **Shopping Channel:** Among 401 respondents by divided two opinions were online (website) and mobile (application), their separated showed the higher percentage of mobile with 84.8% which is higher than online respondents that have 15.2%. Therefore, the results of respondents for mobile and online are 340 and 61 respectively. **Shop online per week:** The most respondents in 401, they are 200 respondents with 49.9% have 2 times to shopping online per week, followed by 95 respondents with 23.7% have 3 times to shopping online per week, 84 respondents with 20.9% have a 1 time to shopping online per week, 16 respondents with 4% have 4 times to shopping online per week, and lastly 6 respondents with 1.5% have 5 times or more to shopping online per week. **Consider buy products:** The most respondents by divided 5 categories group in this research are price and promotion of product in 216 respondents with 53.9% which is the highest number of these group, followed by 121 respondents with 30.2% who are consider buy products by quality of products, 27 respondents with 6.7% who are consider buy products by personal prefer, 19 respondents with 4.7% who are consider buy products by brand of products, and lastly 18 respondents with 4.5% who are consider buy product by enjoy and relax.

**Table 3.** The analysis of demographic factors using the frequency distribution and percentage (n=401)

Demographic Factors	Frequency	Percent
<b>Gender</b>		
Male	70	17.5
Female	331	82.5
<b>Total</b>	<b>401</b>	<b>100</b>
<b>Ages (Year)</b>		
Below to 17	4	1.0
18 to 30	293	73.1
31 to 50	69	17.2
51 and above	35	8.7
<b>Total</b>	<b>401</b>	<b>100</b>
<b>Income (Baht)</b>		
Lower to 10,000 Baht	23	5.7
10,001 to 20,000 Baht	222	55.4
20,001 to 50,000 Baht	105	26.2
50,001 to 100,000 Baht	43	10.7
100,001 Baht and above	8	2
<b>Total</b>	<b>401</b>	<b>100</b>
<b>Province in Thailand</b>		
Ayutthaya	1	0.2
Bangkok	257	64.1
Chachoengsao	1	0.2
Chaiyaphum	1	0.2
Chiang Mai	8	0.2
Chonburi	13	3.2
NakhonPhatom	1	0.2
Nonthaburi	56	14
Pathumthani	24	6.0
Phuket	1	0.2
Rachaburi	2	0.5
Rayong	9	2.2
SamutPrakan	14	3.5
SamutSakhon	1	0.2
Sing Buri	1	0.2

Songkla	5	1.2
SuphanBuri	1	0.2
UbonRattchathani	1	0.2
Udonthani	4	1.0
<b>Total</b>	<b>401</b>	<b>100</b>
<b>Shopping Channel</b>		
Online (Website)	61	15.2
Mobile (Application)	340	84.8
<b>Total</b>	<b>401</b>	<b>100</b>
<b>Shop online per week</b>		
1 time	84	20.9
2 times	200	49.9
3 times	95	23.7
4 times	16	4.0
5 times or more	6	1.5
<b>Total</b>	<b>401</b>	<b>100</b>
<b>Consider buy products</b>		
Price and promotion of products	216	53.9
Quality of products	121	30.2
Brand of products	19	4.7
Personal prefer	27	6.7
Enjoy and relax	18	4.5
<b>Total</b>	<b>401</b>	<b>100</b>

#### 4.3 Descriptive Analysis with Mean and Standard Deviation

The summary of Mean and Standard Deviation of each group variable, consisting of brand image, customer satisfaction, usefulness, convenience, trust, and customer loyalty will be analyzed as follows. Table 4 indicated that the highest mean of brand image was “The brand image of the product offered on Lazada application is reliable.” which is equals 4.54. Nonetheless, the lowest mean was “The brand image of the product offered on Lazada application is expectation of good brand.” which is equals 3.84. For the standard deviation, the highest was “The brand image of the product offered on Lazada application is expectation of good brand.” which equals to 1.062. In the opposite side, the lowest was “The brand image of the product offered on Lazada application is reliable.” which equals 0.825. The highest mean of customer satisfaction in table 4 was “: I am happy with the current experience shopping online with popular platform such as Lazada.” which is equals to 4.32 while the lowest mean was “I am satisfied with products on online shopping.” which is equals to 3.92. For the standard deviation, the highest was “I am satisfied with products on online shopping.” which is equal to 1.241. In the opposite side, the lowest was “: I am happy with the current experience shopping online with popular platform such as Lazada.” which is equal to 0.886. The highest mean of usefulness in table 4 was “I think purchasing online shopping it is make more a variety of product” which is equals to 4.09, while the lowest mean was “I think purchasing online shopping it is better price and promotion than in the store/convenience store” which is equals to 3.90. For the standard deviation, the highest was “I think purchasing online shopping it is make convenience because wherever also can purchase it.” which is equal to 1.071. In the opposite side, the lowest was “I think purchasing online shopping it is make more a variety of product” which is equal to 0.975. Table 4 indicated that the highest mean of convenience was “Shopping online through application on Lazada is save time.” which is equals to 4.30, while the lowest mean was “Shopping online makes easier to payment by using e-payment to purchase a product” which is equals to 3.91. For the standard deviation, the highest was “Shopping online makes easier to payment by using e-payment to purchase a product” which is equal to 1.250. In the opposite side, the lowest was “Shopping online through application on Lazada is save time.” which is equal to 0.917. The highest mean of trust in table 4 was “I have feeling safe when I am making a transactions payment to purchase products on online shopping platform.” which is equals to 4.08, while the lowest mean was “I have feeling the online shopping platform made me a trustworthy impression.” which is equals to 3.89. For the standard deviation, the highest was “I have comfortable that online shopping platform will keep customer’s

information into security.” which is equal to 1.142. In the opposite side, the lowest was “I have feeling safe when I am making a transactions payment to purchase products on online shopping platform.” which is equal to 0.998. Lastly, the highest mean of customer loyalty in table 4 was “I feel that I want to be a regular customer of Lazada” which is equal to 4.07, while the lowest mean was “: I feel that I want to come back and buy a product from Lazada.” which is equal to 3.84. For the standard deviation, the highest was “I feel that I want to be a regular customer of Lazada” which is equals to 1.107. In the opposite side, the lowest was “I feel that I want to come back and buy a product from Lazada.” which equals to 0.973.

**Table 4.** Descriptive Analysis with Mean and Standard Deviation

	<b>Mean</b>	<b>Std. Deviation</b>
<b>BI1:</b> The brand image of products offered on Lazada is good competitive than another platform.	4.25	1.016
<b>BI2:</b> The brand image of the product offered on Lazada application is reliable.	4.54	0.825
<b>BI3:</b> The brand image of the product offered on Lazada application is expectation of good brand.	3.84	1.062
<b>CS1:</b> I am happy with the current experience shopping online with popular platform such as Lazada.	4.32	0.886
<b>CS2:</b> I am satisfied with products on online shopping.	3.92	1.241
<b>CS3:</b> I am satisfied to purchase through online shopping when compared with common store or supermarket it is not different.	4.05	1.059
<b>U1:</b> I think purchasing online shopping it is better price and promotion than in the store/convenience store.	3.90	1.040
<b>U2:</b> I think purchasing online shopping it is easy to compare price.	3.91	1.054
<b>U3:</b> I think purchasing online shopping it is make more a variety of product.	4.09	0.975
<b>U4:</b> I think purchasing online shopping it is make convenience because wherever also can purchase it.	4.08	1.071
<b>C1:</b> Shopping online through application on Lazada is save time.	4.30	0.917
<b>C2:</b> Shopping online makes easier to payment by using e-payment to purchase a product.	3.91	1.250
<b>C3:</b> Shopping online can access easier information of product before deciding to purchase.	4.02	1.091
<b>T1:</b> I have feeling the online shopping platform made me a trustworthy impression.	3.89	1.058
<b>T2:</b> I have feeling the online shopping selling, many products and many categories are honest in doing business of own shop.	3.90	1.072
<b>T3:</b> I have feeling safe when I am making a transactions payment to purchase products on online shopping platform.	4.08	0.998
<b>T4:</b> I have comfortable that online shopping platform will keep customer’s information into security.	3.90	1.142
<b>T5:</b> Overall, I have the confidence to using online shopping platform because it is reliable for customer.	4.06	1.041
<b>CL1:</b> I feel that I want to be a regular customer of Lazada.	4.07	1.107
<b>CL2:</b> I feel that I want to come back and buy a product from Lazada.	3.84	0.973
<b>CL3:</b> Overall, I have the confidence that I want to support Lazada and want to be a good customer or advocates of Lazada.	3.86	1.008

#### **4.4 Hypothesis Testing Results**

##### **4.4.1 Summary of Multiple Linear Regression of Hypotheses 1, 2, 3 and 5**

Table 5 shows a multiple linear regression was carried out to determine if brand image, customer satisfaction, usefulness and convenience significantly predicted customer loyalty. The result from hypotheses 1,2,3 and 5 showed that all independent variables used to determine affects to customer loyalty are not overlapping and it had no problem of multicollinearity due to the VIF being less than 5. The result of the VIF value of both brand image is 1.475, customer satisfaction is 2.071, usefulness is 2.174 and convenience is 2.764. Moreover, R-square was .535 at 95% of confidence level. It means that the independent variables (brand image, customer satisfaction, usefulness and convenience) can justify dependent variables (customer loyalty) by approximately 53.5%. Results show that 53% of the variance in customer loyalty can be accounted for by fourth predictors, collectively  $F(4,396) = 113.804$ ,  $p < .05$ . By looking at the individual contributions of each predictor,

the result shows that brand image ( $\beta = .303, p < .05$ ), usefulness ( $\beta = .165, p < .05$ ) and convenience ( $\beta = .398, p < .05$ ) positive significant to customer loyalty.

**Hypothesis 1**

**H15:** Brand Image has no significant effect on customer loyalty in the online shopping.

**H15:** Brand Image has a significant effect on customer loyalty in the online shopping.

Table 5 shows the significant level was at .000, which was less than 0.05. The null hypothesis was rejected. As a result, it can be concluded that customer loyalty has been affected by brand image. Moreover, brand image has a standardized coefficient of .303. It can be implied that if brand image increases by 1%, the customer loyalty can be raised by 30.3%.

**Hypothesis 2**

**H25:** Customer satisfaction has no significant effect on customer loyalty in the online shopping.

**H25:** Customer satisfaction has a significant effect on customer loyalty in the online shopping.

Table 5 shows the significant level was at .954, which was more than 0.05. The null hypothesis was failed to reject, and it cannot be concluded that customer satisfaction has a significant relationship on customer loyalty.

**Hypothesis 3**

**H35:** Usefulness has no significant effect on customer loyalty in the online shopping.

**H35:** Usefulness has a significant effect on customer loyalty in the online shopping.

Table 5 shows the significant level was at .001, which was less than 0.05. The null hypothesis was rejected. As a result, it can be concluded that customer loyalty has been affected by usefulness. In addition, usefulness has a standardized coefficient of .165. It can be implied that if usefulness increases by 1%, the customer loyalty can be raised by 16.5%.

**Hypothesis 5**

**H55:** Convenience has no significant effect on customer loyalty in the online shopping.

**H55:** Convenience has a significant effect on customer loyalty in the online shopping.

Table 5 shows the significant level was at .015, which was more than 0.05. The null hypothesis was not rejected, and it cannot be concluded that convenience has a significant relationship on customer loyalty. Moreover, the convenience is the strong variable that has not relationship on customer loyalty as its standardized coefficient was the highest with the value of .398. It cannot be implied that if convenience increases by 1%, the customer loyalty can be raised by 39.8%.

**Table 5.** Summary of Multiple Linear Regression Analysis for Hypotheses 1, 2, 3 and 5

Variables	B	SE B	$\beta$	t	Sig.	VIF
Brand Image	0.377	0.051	0.303	7.324	0.000*	1.457
Customer Satisfaction	-0.009	0.157	-0.009	-0.057	0.954	2.071
Usefulness	0.178	0.054	0.165	3.270	0.001*	2.174
Convenience	0.374	0.153	0.398	2.436	0.015*	2.764

**Note.**  $R^2 = .535$ , Adjusted  $R^2 = .530$ , \* $p < .05$ . Dependent Variable = Customer Loyalty

**4.4.2 Summary of Multiple Linear Regression of Hypotheses 4 and 6**

The authors used multiple linear regression to predict the level of influence between usefulness and convenience towards trust in the online shopping. The result is shown in the table 6 below.

Table 6 shows a multiple linear regression was carried out to determine if usefulness and convenience significantly predicted trust. The result from hypotheses 4 and 6 showed that all independent variables used to determine affects to trust are not overlapping and it had no problem of multicollinearity due to the VIF being less than 5. The result of the VIF value of both usefulness and convenience is 2.041. Moreover, R-square was .812 at 95% of confidence level. It means that the independent variables (usefulness and convenience) can justify dependent variables (trust) by approximately 81.2%. Results show that 81.1% of the variance in trust can be accounted for by two predictors, collectively  $F(2,398) = 857.138, p < .05$ . By looking at the individual contributions of each predictor, the result shows that usefulness ( $\beta = .709, p < .05$ ), convenience ( $\beta = .245, p < .05$ ) positive significant to trust.

**Hypothesis 4**

**H45:** Usefulness has no significant effect on trust in the online shopping.

**H45:** Usefulness has a significant effect on trust in the online shopping.

Table 6 shows the significant level was at .000, which was less than 0.05. The null hypothesis was rejected, and it can be concluded that usefulness has a significant relationship on trust. Besides, the usefulness is the strong

variable that has a relationship on trust as its standardized coefficient was the highest with the value of .709. It can be implied that if usefulness increases by 1%, the trust can be raised by 70.9%.

**Hypothesis 6**

**H65:** Convenience has no significant effect on trust in the online shopping.

**H65:** Convenience has a significant effect on trust in the online shopping.

Table 6 shows the significant level was at .000, which was less than 0.05. The null hypothesis was rejected. As a result, it can be concluded that trust is affected by convenience. Moreover, convenience has a standardized coefficient of .245. It can be implied that if convenience increases by 1%, the trust can be raised by 24.5%.

**Table 6.** Summary of Multiple Linear Regression Analysis for Hypotheses 4 and 6

Variables	B	SE B	$\beta$	t	Sig.	VIF
Usefulness	0.762	0.033	0.709	22.825	0.000*	2.041
Convenience	0.230	0.029	0.245	7.881	0.000*	2.041

Note.  $R^2 = .812$ , Adjusted  $R^2 = .811$ , \* $p < .05$ . Dependent Variable = Trust

**4.4.3 Summary of Simple Linear Regression of Hypotheses 7**

The authors used simple linear regression as a statistical analysis approach to determine if the level of trust significantly predicted customer loyalty. By using simple linear regression, the variable can be explained by using the R-square value, which will show the proportion of variation in the dependent variable that is based on the independent variable.

Table 7 shows a simple linear regression was carried out to determine if trust significantly predicted customer loyalty. The result from hypotheses 7 showed that the null hypotheses is rejected. The result of regression indicated that the model explained 46% of the variance and that the model was significant,  $F(1,399) = 339.324$ ,  $p < .05$  with an  $R^2$  of .460 at 95% of confidence level. The result shows that job satisfaction ( $\beta = .678$ ,  $p < .05$ ) has positively significant to customer loyalty.

**Hypothesis 7**

**H75:** Trust has no significant effect on customer loyalty in the online shopping.

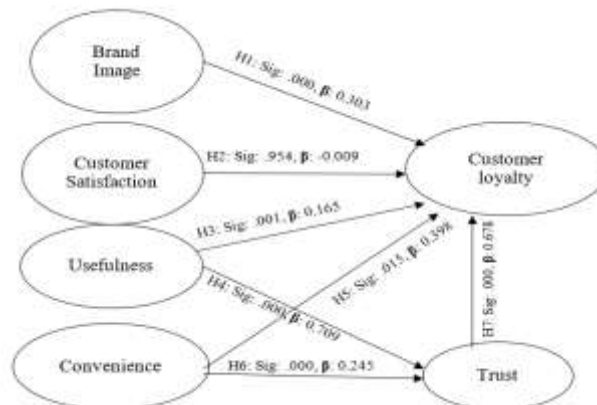
**H75:** Trust has a significant effect on customer loyalty in the online shopping.

Table 7 shows the significant level was at .000, which was less than 0.05. The null hypothesis was rejected. As a result, it can be concluded that job performance is affected by trust. Moreover, trust has a standardized coefficient of .678. It can be implied that if trust increases by 1%, the customer loyalty can be raised by 67.8%.

**Table 7.** Summary of Simple Linear Regression Analysis for Hypotheses 7

Variables	B	SE B	$\beta$	t	Sig.	VIF
Trust	0.678	0.037	0.678	18.421	0.000*	1.000

Note.  $R^2 = .460$ , Adjusted  $R^2 = .458$ , \* $p < .05$ . Dependent Variable = Customer loyalty



**Figure 2.** The result of structural model

## V. Conclusion and Recommendations

### 5.1 Summary of the study

The study's executive summary is based on a specific analysis of the relationships between the influencing factors of customer loyalty in online shopping, which is the study of research objective. The relevant factors in the study are brand image, customer satisfaction, usefulness, convenience, and trust. The study was guided by the following research questions: Does brand image significant effect on brand loyalty in the shopping online? Does customer satisfaction significant effect on customer loyalty in the shopping online? Does usefulness significant effect on customer loyalty in the shopping online? Does usefulness significant effect on trust in the shopping online? Does convenience significant effect on customer loyalty in the shopping online? Does convenience significant effect on trust in the shopping online? Does trust significant effect on customer loyalty in the shopping online? A descriptive research design was adopted for this research. The research focuses on customers who have experience and had used or still are using online shopping platform to make purchases of products. The study of sample size and target audiences were not revealed. Therefore, the researchers used formula of Cochran (1997) to determine the sample size. Applying convenience sampling and snowball sampling techniques, a sample size of 385 respondents was determined using a non-probability sampling technique. Meanwhile, of the 385 respondents who were targeted, 401 submitted the data collection questionnaires.

In order to maintain consistency and reliability, a structured questionnaire included a closed-ended question. The collected data was translated into raw data, which was examined by using the statistical and being shown in the form of tables and figures. The data were analyzed using descriptive statistics, including frequencies, means, and standard deviations. The study's investigation of the variables included a thorough analysis of inferential analysis of correlations and regressions.

The author using his hypotheses using multiple and simple linear regression. The degree of relationship between trust and customer loyalty is measured using the Simple Linear Regression. Multiple Linear Regression is measured using the level of influence of Trust (two variables which are usefulness and convenience) and customer loyalty (four variables which are brand image, customer satisfaction, usefulness and convenience). All six independent variables were statistically rejected, according to the results of the hypothesis testing. The results of the analysis of the hypotheses are presented table 8 below.

**Table 8.** Summary results from the hypotheses testing

Hypotheses	Significant Value	Standardized Coefficient	Result
H1 □: Brand Image has no significant effect on customer loyalty in the online shopping.	0.000*	0.303	Rejected
H2 □: Customer satisfaction has no significant effect on customer loyalty in the online shopping.	0.954	-0.009	Failed to reject
H3 □: Usefulness has no significant effect on customer loyalty in the online shopping.	0.001*	0.165	Rejected
H4 □: Usefulness has no significant effect on trust in the online shopping.	0.000*	0.709	Rejected
H5 □: Convenience has no significant effect on customer loyalty in the online shopping.	0.015*	0.398	Rejected
H6 □: Convenience has no significant effect on trust in the online shopping.	0.000*	0.245	Rejected
H7 □: Trust has no significant effect on customer loyalty in the online shopping.	0.000*	0.678	Rejected

*Note.* \*P-value <0.05

The result of the hypothesis testing using multiple and simple linear regression demonstrate the strengths of the factors that affect relationship with variables such as trust and customer loyalty. It demonstrates that usefulness is the most important factors in the relationship between trust and loyalty, and that usefulness also has a significant effect on customer loyalty. Below shows an insight of the ranking results of hypothesis testing in table 9.

Table 9, the independent variables that have a relationship with trust were ranked from most significant relationship on least significant relationship. The relationship between an independent variable and a dependent variable is measured using the beta. The results indicate that usefulness has a 0.709 the strongest relationship with trust, which is the independent variable. This means that the trust will increasing by 0.709 units for each unit increase in usefulness. Furthermore, it shown that convenience has a significant relationship with trust 0.245.

**Table 9.** Strengths of factor effect of variable to trust

Rank	Independent Variable	Beta
1 <sup>st</sup>	Usefulness	0.709
2 <sup>nd</sup>	Convenience	0.245

Table 10 shows the significant relationship of brand image, customer satisfaction, usefulness, convenience, and trust in affect customer loyalty in ranking from most to least significant. The relationship between an independent variable and a dependent variable is measured using the beta. The results show that the independent that has the strongest relationship with customer loyalty is trust 0.678 in the first rank, followed by convenience 0.398 in the second rank, brand image 0.303 in third rank, and lastly usefulness 0.165 in the fourth rank.

**Table 10.** Strengths of factor effect of variable to Customer Loyalty

Rank	Independent Variable	Beta
1 <sup>st</sup>	Trust	0.678
2 <sup>nd</sup>	Convenience	0.398
3 <sup>rd</sup>	Brand Image	0.303
4 <sup>th</sup>	Usefulness	0.165

## 5.2 Discussion and Conclusion

The hypothesis testing presented that there are two variables which are usefulness and convenience that have significant effect on trust and four factors which are brand image, usefulness, convenience and trust are significantly have an effect on customer loyalty.

### 5.2.1 Does usefulness significant effect on trust in the shopping online?

This study found that usefulness increases trust. Usefulness and trust are worthless. This suggests that regular online buying for utility influences users' faith in online shopping channels. Gefen and Straub (2000) studied the influence of perceived usefulness on virtual shop consumer purchasing behavior. If clients want to focus on using a system, the technology acceptance model (TAM) may be of interest. It has just recently been applied in a wide area of information technology. In addition, Reichheld and Schefer (2000) claimed that the consumer's trust in the website will rise when it provides honest and convenient product search capabilities, buy support services as desired by consumers, and properly perform online shopping mall activities. By performing a descriptive analysis of the usefulness variable based on four items, statistical data shows that the mean of usefulness is 4.09, the highest score among all questions. "I think online shopping offers better prices and promotions than stores" had the lowest mean. 3.90 is below average. This question has the largest standard deviation, 1.07. As the standard deviation statistics reveal, respondents' results are spread, online shopping should focus on a better price, easy price comparison with competitors, more types of products to retain benefits, and provide more service to customers than convenience store or department store competitors. Also, able to encourage shoppers to buy online instead of at a convenience store or department store.

### 5.2.2 Does convenience significant effect on trust in the shopping online?

This study found that convenience and trust have a favorable impact. Convenience and trust are worthless. Jiang et al. (2013) advised that convenience assesses how online buyers may look for products and compare prices without visiting several sites. Customers believe search difficulty hinders convenient and successful online shopping. AlmarashdehandAlsmadi (2017) said that behavioral intention is the most significant predictor of service adoption since it may predict customers' future behavior, such as whether they will use the service again or promote it. Beauchamp and Ponder (2010) noted that the internet has provided many tools that enable retailers to deliver tailored information to potential clients by using paid advertising for traffic redirection and integrating it into their website, or by generating social media buzz and spreading information, helping them identify the best business relations. The descriptive analysis of convenience using questionnaire data shows that the mean is 4.30, the highest score among the three items. The lowest mean of the three questions is using e-payment to shop online, with a standard deviation of 1.25. As the standard deviation data show, the respondents' results are distributed, online shopping should develop in terms of payment on e-payment service to serve customers to give them access easier to using and won't be complicated to use on e-payment, and also keep customer's information to be most personal to retain secret of customer that cannot open to the public. Therefore, online shopping must improve to gain more trust from customers by providing convenient e-payment services for increased numbers of customers using online shopping to purchase products. This allows customers to purchase many products, and many categories via online shopping, which is more convenient than going to a department store or physical store.

### **5.2.3 Does trust significant effect on customer loyalty in the shopping online?**

This study found that trust increases client loyalty. Trust and consumer loyalty are worthless. Consistency in online buying is crucial to boosting client loyalty. Therefore, According to Ranaweera and Prabhu (2003), trust predicts loyalty better than satisfaction. According to Patrick (2002), customer trust is shown when customers believe a supplier can be trusted to act in their best interests when they cede direct control. Anderson and Srinivasan (2003) argued that clients lose instant contact with the company and must pass on sensitive personal information to complete the purchase, so trust appears to be especially critical for creating loyalty to online services. By conducting a descriptive analysis of trust based on five surveys, statistical data shows that the mean of trust is 4.08, the highest score among all questions. The question "I trust the online purchasing platform" had the lowest mean. 3.89 is below average. This question has a 1.14 standard deviation. Standard deviation data reveal respondents' scattered results. From the results, online shopping should focus on developing a website store that can convince customers to buy products by providing clear product information, beautiful pictures, clear rules and regulations, and a community to serve customers. Online commerce must aim to open every day, every time to meet client needs on time.

### **5.2.4 Does brand image significant effect on customer loyalty in the shopping online?**

This study found that brand image increases consumer loyalty. Brand image and client loyalty are worthless. Customer brand image affects customer loyalty. Kousar et al. (2019) found that brand image is a popular issue in marketing literature. The brand image serves as a marketing tool and identifier for companies. Maintaining a positive public image helps a firm's market position, competitive advantage, market share, and performance. Customers buy both the product and its image. Brand image and emotional feedback drive consumer purchases (Roy & Banerjee, 2008). The descriptive analysis of brand image using questionnaire data shows that the mean is 4.54, the highest score among the three questions. The product brand picture on Lazada's app has the lowest mean (3.84), and the biggest standard deviation (1.06). As the standard deviation data show, the respondents' results are distributed, online shopping should make an impression on customers in terms of service, such as paying attention to customer service, listening to customer feedback when they ask about a product, and providing quality customer service.

### **5.2.5 Does customer satisfaction significant effect on customer loyalty in the shopping online?**

This study found no link between customer pleasure and loyalty. Customer satisfaction and loyalty equal 0.954%. Dam and Dam (2021) found that platform design affects how customers perceive site organization and order. Visuals affect how customers perceive website functionality. Online shoppers with diverse motivations will respond differently to website design. Managers should prioritize client satisfaction. The firm's competitive edge was satisfying clients better than its competitors, going above and beyond (Minta, 2018). Customer contentment has also impacted a company's performance. The descriptive study of customer satisfaction using questionnaire data shows that the mean is 4.32, the highest score among the three questions. I'm delighted with online purchasing products have the lowest mean (3.92) and biggest standard deviation (1.24). As the standard deviation data show, respondents' results are distributed and a quite negative opinion to answer in this questionnaire. Online shopping should improve and develop product delivery in terms of shipping, and logistics to save time to customers and get fast service delivery, including quality of service to customers on the product to selling on application or website store that can answer everything of customer needs, and perceived security. This aspect can be improved to promote client happiness and loyalty to online shopping.

### **5.2.6 Does usefulness significant effect on customer loyalty in the shopping online?**

This study found that usefulness increases consumer loyalty. Usefulness and consumer loyalty are worth 0.001. This means usefulness affects consumer loyalty. Customers who have successfully purchased a product are more inclined to repurchase, according to Mai et al. (2013). Cyr et al. (2006) found that usefulness affects online and offline client loyalty. It depends on the customer's decision before the purchase. Davis et al. (1989) noted that it will boost shoppers' performance. Consumers' opinions and behavior toward online shopping are focused on how it will improve their purchase performance (Bunaranraksa & Nuangjamnong, 2022; Chanthasaksathian & Nuangjamnong, 2021; Eksangkul & Nuangjamnong, 2022; Hua & Nuangjamnong, 2021; Khanijoh et al., 2020; Laosuraphon & Nuangjamnong, 2022; Mitchev & Nuangjamnong, 2021; Nitchote & Nuangjamnong, 2022; Wongsawan & Nuangjamnong, 2022). The descriptive analysis of usefulness using questionnaire data shows a mean of 4.09, the highest score among the four questions. The lowest mean of the three questions I think internet buying has better pricing and promotion is 3.90. I think online shopping is convenient because you can buy it anywhere. As the standard deviation data demonstrate, respondents' results are spread, and online purchasing should keep customer benefits. For example, the product's profitability after a



promotion. During the promotion time, clients will obtain cheaper-than-normal pricing. At this point customers will earn a worthy price from the online shopping platform, online shopping should focus repurchase intention of customers with new campaigns and good promotions or could be an accumulative point to using purchase product next time then customers can exchange between point to gift of product or exchange to be discount price. Regular consumers' word-of-mouth can boost online shopping's utility and customer loyalty.

### **5.2.7 Does convenience significant effect on customer loyalty in the shopping online?**

This study found that convenience increases consumer loyalty. Convenience and loyalty are worth 0.015. This implies that increasing online shopping consistency and convenience can boost customer loyalty. Comparable to Aagja et al. (2011), this study found that the higher the perceived service convenience level, the larger the impact on customer satisfaction and shoppers' behavioral intentions. Public and private banks separately explored this link. Service providers who offer convenience will gain customer loyalty (Abarca, 2021). Szymanski DM and RT (2000) indicated that offering access to services at any time and in a variety of locations should have a substantial impact on perceptions of special treatment benefits because individuals who utilize technology determine the time and place convenience. The descriptive analysis of convenience using questionnaire data shows that the mean is 4.30, the highest score among the three items. The lowest mean of the three questions is using e-payment to shop online, with a standard deviation of 1.25. As the standard deviation data shows, the respondents' results are distributed, online shopping should improve on payment by using e-payment to purchase products since some customers who want to buy products on online shopping platforms consider the e-payment system cannot support them. Online buying should have security to make customers feel comfortable and make accessing and using e-payment easier. Also, improve internet speed to access applications or websites when consumers need to buy products, and improve customer address access everywhere to respond to customers' rapid service needs.

### **5.3 Recommendations**

According to the conclusion, the study's results suggest that variables affect consumer loyalty. Brand image, utility, convenience, and trust have a tremendous impact on client loyalty. Customer loyalty is marginally correlated with customer satisfaction. The research shows that usefulness and trust have the strongest relationship with customer loyalty. Therefore, Lazada, a famous online shopping site in Thailand, should consider client pleasure. Because if clients are satisfied with using an online platform to buy products from an online store, they have a positive response to online shopping, which encourages them to buy from the same company again. It suggests client satisfaction in terms of service could lead to repurchases. For example, contentment with any product's quality, care for customers from any online shopping platform, and overall customer experience when purchasing products. So, internet purchasing should make customers delighted after utilizing the service. Develop shipping items in terms of logistics to serve clients from any address to swiftly shop, which might boost customer happiness. As part of brand image, online shopping should appreciate customers, keep feedback to improve the brand platform provider reputation, hire celebrities to promote brand products, and produce creative ads to attract customers. For usefulness and convenience, online shopping systems should employ e-payment technology, which allows payments everywhere and easier mobile or internet purchases. In trust, the shopping online platform must manage to keep secure customer information as much as possible to make customers comfortable using online shopping, including don't cheat customers about payments to them. If customers can trust selected using service online shopping purchase products, they can be customer loyalty as regular customers to often use. The research will assist shop store owners and developers of online shopping platforms like Lazada. Any online shopping platform must know the relevant aspects to improve consumer loyalty. Customers can't shop during COVID-19. Favorite shoppers may select convenience, health, and avoiding crowds. Moreover, shop owners and online merchants should know how to launch a campaign or promotion during covid-19 on specific days of each month, such as the first, middle, or final week, to produce an event in online shopping. Flash sales on 2 February 2022 because the date is 2, February is the second month, and using beautiful numbers on year to urge customers to buy online. Owners of platforms like Lazada should specify and control product information before selling. Also, should choose the correct target customers to promote online platforms on media channels such as YouTube, Facebook, Twitter, and Instagram. These can spread to people known for using more online shopping services, which can help increase brand image, customer satisfaction, usefulness, convenience, and trust to be more customer loyalty to use online shopping services.

### **5.4 Further Study**

Since this study analyzed only five variables which are brand image, customer satisfaction, usefulness, convenience, and trust that affect customer loyalty in online shopping. Due to time limitation and the COVID-19 pandemic crisis, the shopping online platform was quite popular in Thailand because most people that are

customers try to avoid this situation in many places that they are able to go shopping at least people for safe healthy and protected from COVID-19. In order to obtain more extensive knowledge, awareness and understanding of the variables that have relationship with customer loyalty, it is necessary for future study that could develop similar relevant factors that bring an affect to customer loyalty should be added. Additionally, more research should be control by using a larger sample size and population to enhance the generalizability and acceptability of the results and conclusion in research. Also, including another study into the connection between demographic attributes and customer loyalty in other countries could also be conducted. This might offer more thorough research and produce different results.

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