

HOW LOYAL ARE ONLINE STORE CUSTOMERS: A META ANALYSIS OF E-LOYALTY

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Abstract. A growing number of studies have examined the concept of e-loyalty and its antecedents over the last years, and it remains a central topic for both marketing academics and practitioners. This study aims to evaluate the level of different types (integrated, attitudinal, behavioural) of loyalty towards an online store and determine if they are moderated by the time, country development, and the impact of the scientific journal. The study was based on a systematic analysis of 10 core databases, which generated more than 3,557 articles published during 2000–2020. Using PRISMA steps, 116 articles, whose total number of respondents were around 56,000, were used for meta-analysis. The results of this study confirmed that moderating variables (time, the impact of the scientific journal) were significant: higher loyalty towards an online store was observed in recently published studies, as well as research published in scientific journals with impact factors. Moreover, a significant impact of behavioural loyalty and its dimensions on online store loyalty was revealed. This study deepens the understanding of online customer loyalty, including its conceptualization, measurement, and identifies potential unexplored research gaps in this area.

Keywords: e-loyalty, meta-analysis, attitudinal loyalty, behavioral loyalty, online store.

JEL Classification: M31.

Introduction

The concept of loyalty has always been a central theme in business. It is often associated with an ongoing customer-business relationships where the consumer prioritizes one of the options among all alternatives (Toufaily et al., 2013). Literature analysis shows that customer loyalty primarily focuses on loyalty to a brand or a product (Uncles et al., 2003), loyalty to a store (Meyer-Waarden, 2015) and loyalty to an organization (Cossio-Silva et al., 2016). Furthermore, to conceptualize loyalty previous research used three approaches: behavioural, attitudinal and integrated (Oh & Parks, 1997), however there is a consensus in social sciences that loyalty concept should be based on both attitudinal and behavioural dimensions (Lee, 2002). Based on this, previous research states that customers can be defined as loyal when they tend to repurchase (van Asperen et al., 2017), more frequently use, recommend one alternative among others (Zhao et al., 2014; Noyan & Şimşek, 2014) and/or spread positive word of mouth (WOM) (Reichheld, 2006). Therefore, given the fact that recently competition among

companies has been high, businesses should pay a lot of attention in keeping long-lasting relationships with their customers instead of serving just occasional clients.

The emergence of electronic commerce increased the need of understanding customer loyalty in the web-based market-space, or e-loyalty as well (La & Walker, 2005). Increasingly, more and more research papers are addressed to conceptualize e-loyalty, however, their review shows that there exists a high diversity regarding the measurement and conceptualization of online loyalty (Toufaily et al., 2013). According to Oliver (2010), loyalty is a “deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behaviour.” The concept of e-loyalty extends the traditional brand loyalty concept to online consumer behavior. Furthermore, previous researchers often use concepts similar to e-loyalty, such as continuance intention (Yee-Loong Chong, 2013), re-purchase intention (Lynch et al., 2001), re-patronize intention (Koo, 2006) and WOM (Kassim &

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Ismail, 2009). All these concepts are measured using different measurement scales, suggesting that e-loyalty has many aspects. Even more, numerous studies focus on the antecedents of e-loyalty like satisfaction, trust, perceived value, emotions, commitment, etc. (Kim et al., 2009; Ranganathan et al., 2013). However, the crucial question of whether customers are loyal to online stores remains unanswered. It may appear that online store consumers are very loyal, and there is no need to analyze antecedents of e-loyalty, or vice versa, they may be disloyal, and previous research has revealed what causes their disloyalty, i.e., intention to switch. Therefore, this study attempts to answer the main research question:

RQ1: How loyal are online store customers?

To conceptualize loyalty, previous research used three approaches: behavioural, attitudinal, and integrated (Oh & Parks, 1997). Behavioural dimension is associating and measuring loyalty by repeat purchase behaviours (Chandon et al., 2005; Skačkauskienė et al., 2015), while attitudinal dimension is associated with emotional attachment, consumer's psychological involvement (Fernandes & Moreira, 2019). Furthermore, behavioural loyalty consists of two dimensions: behavioural repurchase and WOM. Meanwhile, the integrated approach combines both behavioural and attitudinal approaches and creates a new concept of loyalty. There is a consensus in the social sciences that the loyalty concept should be based on both dimensions (Lee, 2002). However, to acquire a more detailed understanding of e-loyalty, this study investigates all three types of e-loyalty and seeks to establish differences between them. Therefore, the following research question is developed:

RQ2: How does customer loyalty to an online store differ depending on the type of the loyalty?

The previous research also suggests that income relates to customer loyalty (Moisescu, 2015; Qayyum et al., 2013). In agreement with this, Klopota et al. (2016) research results confirmed that the level of income has a significant influence on customers' attitude towards loyalty. First, this can be explained by the fact that higher income gives customers more freedom of choice when they become dissatisfied or bored with a specific store or a product/service. Meanwhile, low-income customers are likely to stay with the same store or a product/service due to perceived relatively higher costs incurred while switching to another store or a product/service, even if their satisfaction level decreases. Second, income and education are interconnected; therefore, low-income customers will avoid the "cost of thinking" (Walsh et al., 2008) when evaluating stores or products/services and making buying decisions. Based on that it is presumed that low-income customers' e-loyalty will be higher compared to that of high-income customers. Since the average income of people in developing countries is lower than in economically developed countries, it is also expected that their loyalty level will be higher.

The first e-stores started operating in the 1990s and it was a new phenomenon for people (Grewal et al., 2004). It is obvious that in the beginning the number of e-stores was quite low, and customers trusted them less due to privacy concerns, lack of awareness and experience working with new technologies etc. (Keen, 1997; Jarvenpaa et al., 2000). As a result, loyalty to online stores was significantly lower. Over time, competition between companies has increased, which has led to a higher number of them expanding their business online and increasing product variety. Along with technology, life has become more complex, encouraging the search for a more convenient way to shop. Therefore, more people started shopping online, which was more convenient and offered a wider selection of products and services without leaving home. Based on that, we assume that over time online store customers become more loyal. Therefore, the following research question is developed:

RQ3: How is loyalty to an online store moderated by time and the development of the country?

Lastly, this study investigates whether e-loyalty level differs depending on the type of the scientific journal (with IF and without IF). Previous meta-analysis literature distinguished that scientific journals publish only those articles that are based on significant research results. Moreover, the scientific journal itself often becomes a guarantor of the research quality (Borenstein et al., 2010). It is presumed that scientific journals with IF are more rigorous, have more experienced experts and seek strong evidence to avoid any doubt about the research they publish (Hiebl, 2021). Stronger evidence can also mean a higher degree of loyalty, therefore studies with marginal results do not undergo the required peer-review procedures. Meanwhile, the evaluation procedure in journals with no IF may be less rigorous or even quite formal (Callahan et al., 2002). Therefore, the following research question is developed:

RQ4: How loyalty to an online store differs depending on the type of the scientific journal?

To answer the developed research questions systematic literature analysis of 10 core databases which generated more than 3,557 articles published during 2000–2020 was performed. The more detailed procedures that allowed to select 116 articles for meta-analysis are described in the following parts of this article.

1. Data selection

1.1. Selection of articles

The articles were selected in July 2021 from the most important databases for marketing studies: EBSCOhost Business Source Complete, Emerald, SAGE Journals Online, ScienceDirect, SpringerLink, Taylor & Francis, Web of Science, Wiley Online Library, BASE, Scopus. These databases were chosen because they provide the greatest coverage and are frequently used by state-of-the-art systematic reviews (Vrontis et al., 2021). To be consistent with previous systematic reviews within the

field of marketing and consumer behaviour, we limited our search to peer-reviewed journal articles, book chapters, conference proceedings, omitting books, theses, and other nonrefereed publications. The reason is that peer-reviewed journal articles are considered to provide validated knowledge and occupy a leading position in terms of influence. According to Furrer et al. (2008), established peer-reviewed academic journals shape ongoing research on both theoretical and empirical issues by setting new horizons for enquiry.

The first step of the search for articles was to select them with keywords “e-loyalty” or “loyalty”. During the second step, e-loyalty was replaced with synonyms “loyalty”, “repurchase”, “retention” and “return”, and keywords related to online environment “online”, “internet”, “web”, “e-”, “electronic”, “virtual” were added. Both searches used the Boolean operators OR, AND. As frequently done in systematic literature reviews (e.g., Pisani et al., 2017), titles, keywords/subject terms and abstracts were searched, but the current search was narrowed to the search on the titles of articles.

1.2. Inclusion and exclusion criteria

Since in systematic research, there is a tendency to restrict the time horizon to a recent couple of decades (McCrae et al., 2015), it was decided to review the period of 2000–2020. Even though e-commerce started before 2000, just occasional articles were printed before that time. As it was mentioned just peer-review articles were included in the research. Due to this fact books, theses, and all grey literature were excluded from the analysis. Articles that were shorter than 4 pages were excluded from analysis as well, since most of them were abstracts published in popular magazines or contained no statistical information. Only primary studies applying quantitative statistical methods to examine samples of human participants were eligible. Thus, theoretical, conceptual, and literature analyses were not included. Due to the multidimensionality of loyalty, articles had to include a measurement of at least one type of loyalty. Furthermore, the loyalty had to be related to the exact store. Therefore, articles that measured loyalty to online retailing in general, loyalty to services, brands of products, or stores in a non-online environment were excluded from further analysis. Finally, the selected studies were required to be published in English.

1.3. Screening of articles

The search of articles yielded 7,010 hits in the selected databases. Using Zotero software some of the articles were found as duplicating (3,453), which resulted in 3,557 used for deeper analysis. Additionally, 1,154 articles were removed since they were not written in the English language, were non-academic articles, or had less than 4 pages. 2,403 potentially relevant articles were used for a deeper analysis of suitability. Two experts (a professor and an associate professor) manually read the

titles and abstracts of these articles. 1,613 articles were removed from the list since the measured loyalty was not related to the e-loyalty or/and online store (return in finance, retention in communication, loyalty in management, education, or other areas of research) leaving us with a total of 790 articles. For the remaining articles, as the relevance and eligibility were not clear within the title or abstract, we conducted the full-text screening. Some of the articles were theoretical or conceptual (had no empirical data) or related to banks or other services (not online stores), measured online purchasing in general or loyalty of product brands, B2B loyalty, or simply had no evaluation of loyalty. After this screening process, 116 studies were left for meta-analysis.

1.4. Final sample

The final sample of studies on evaluation of loyalty to an online store comprised 116 articles reporting 135 measurements (see Figure 1). The number of articles almost doubled every five years. Just seven articles with an evaluation of loyalty towards online stores were published during 2001–2005, over the following five years the amount reached 18, while during 2016–2020, 58 articles were found. This proves that interest in loyalty toward online stores is rapidly growing. This recent growth of academic interest reflects the fast increase of e-commerce. It is important to note that although sampling of academic knowledge production was stopped in 2020 since data for the 2021 year was incomplete, it was plausible to assume that more research would be published by the end of 2021.

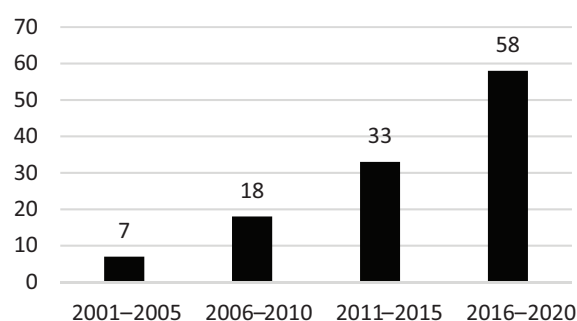


Figure 1. Growth of articles about online store loyalty

Articles were taken from 87 journals and proceedings. Most of the articles were found in such journals as *Journal of Business Research* and *Journal of Retailing and Consumer Services* (5 studies in each); *Internet Research*, *Journal of Travel and Tourism Marketing* (4 studies in each); *Journal of Organizational Computing and Electronic Commerce*, *International Journal of Information Management*, *Journal of Electronic Commerce Research* (3 studies in each). The journals *Psychology and Marketing*, *Managing Service Quality*, *Journal of Interactive Marketing*, *International Journal of Internet Marketing and Advertising*, *Information & Management*,

Electronic Commerce Research, Decision Support Systems, Behaviour and Information Technology, International Journal of Business Information Systems each yielded two articles suitable for the analysis. More than half of the articles (60%) were found in journals with the web-of-science impact factor.

The selected studies were performed all around the world from 25 different countries. The biggest number of studies was from China ($n = 34$), the USA ($n = 15$), India ($n = 13$), and South Korea ($n = 9$). A few studies were done in the UK ($n = 6$), Brazil ($n = 5$), Malaysia ($n = 5$), Spain ($n = 4$), Australia ($n = 4$), while several studies ($n = 11$) had samples from several countries. In total, more than 56,000 respondents participated in the studies.

2. Data coding

All selected studies included measurements of loyalty towards an online store, which measured participants' perceptions towards their loyalty. A mean and standard deviation (sometimes standard error) was reported as measurements of loyalty. The loyalty towards an online store was measured on a variety of scales creating difficulty when comparing across studies. Even though all measurements were based on the Likert scale, some studies have used five-point scales, others – six-point or even seven-point scales. We converted means based on various scales to a ten-point scale using the formula from 1 to 10:

$$Y = ((B - A) \times (x - a) / (b - a)) + A.$$

The same transformation was performed for standard deviations to unify them using the formula:

$$Y = x \times (B - A) / (b - a).$$

We also coded several additional variables that might play a role in determining the strength of loyalty. First, we grouped studies based on the year of publishing (just a few reported the year of data collection). We divided the period into two equal parts: 2001–2010 ($n = 30$) and 2011–2020 ($n = 105$). Two important assumptions were significant for that. A rapidly growing number of online stores created a bigger supply for consumers, and that could harm loyalty towards an exact store. On the other hand, the growing consumers' experience in online purchasing increased their trust and satisfaction towards the exact online store, which will be reflected in loyalty intentions.

Second, all studies reported countries of study. Based on the classification of International Statistical Institute, which fits World Bank country classifications using Atlas method¹, we split the countries into two groups: economically developed ($n = 56$) and developing ($n = 72$). The reason for that was an idea that low-income consumers would look for goods that would be economically

worth for them across various online stores. In contrast, participants from the developed countries will be less price-oriented and pay bigger attention to other aspects (for example quality-related aspects) of an online store. However, some studies were done in several countries – developing and developed (like Australia and South Africa, Colombia and Spain) without reporting exact means from each country or even based on a worldwide sample. These studies were excluded from the analysis of this aspect.

Third, the studies were published in different journals depending on their recognition by the scientific society. Even though Journal Impact Factor (JIF) and Source Normalized Impact per Paper (SNIP) are criticized by some authors (Triggle et al., 2022), these indexes are still important for the evaluation of journals. We expected that journals with impact factors will present precise measurements of loyalty compared to other sources. Therefore, we split the sample of studies based on whether the journal had an index of IF or SNIP. In the end, we had 51 measurements from journals with an impact factor (IF) and 84 in peer-reviewed sources without an impact factor (NoIF).

Finally, based on definitions of loyalty and types of loyalty, we assigned a study to one or another category. We analyzed statements for measurement of loyalty, or studies from which statements were taken, or conceptual idea of the measurement of loyalty (in the case of lack of other information). Some studies were coded as Integrated Loyalty ($n = 39$), which included measurement of both dimensions of loyalty toward an online store – attitudinal and behavioural. Other studies used just measurement of Attitudinal Loyalty ($n = 5$) and scales related to it. The third category of studies was related to Behavioural Loyalty ($n = 38$). These studies measured loyalty based on respondents' intention to repeat the purchasing from the same online store and intention to spread word-of-mouth (WOM). However, some studies measured just one dimension of behavioural loyalty. Due to that, we developed two additional categories, related to behavioral loyalty: repurchase intention ($n = 41$) for articles that measured respondents' intention to revisit a store, purchase goods from it, etc. and another category, word-of-mouth (WOM, $n = 12$), which appeared in the articles as a form of loyalty.

3. Meta-analytic procedures

We used meta-analysis for the data analysis, which is the statistical approach of synthesizing quantitatively the results of multiple studies. However, the techniques for conducting of a meta-analysis “remain fluid and evolving as various communities establish normative rules” (Allen, 2020). Typically, meta-analysis is used to evaluate a theoretical system or causal model by calculating effect size, which is the main purpose in the meta-analysis of clinical studies (Mikolajewicz & Komarova, 2019). However, a meta-analysis could be applied to exploratory

¹ <https://www.isi-web.org/resources/developing-countries>

or descriptive purposes as well (Gurnsey, 2017) using means or even percentages reported in previous studies. Due to the lack of universal data configurations and depending on the purpose of it, the meta-analysis procedures require some degree of adaptation to the unique circumstances of the existing data (Jak, 2015). We have calculated the meta-mean of loyalty to the online stores using formulas presented by Gurnsey (2017), which were based on a method described by Hunter and Schmidt (1990). Meta-mean was calculated as a weighted sum for unequal sample sizes:

$$M = \frac{\sum_{i=1}^k n_i \times m_i}{\sum_{i=1}^k n_i}$$

Formulas presented by the same author were used for the calculation of variance and the square of the estimated standard error.

$$S^2 = \frac{\sum_{i=1}^k n_i (m_i - M)^2}{\sum_{i=1}^k n_i} \frac{k}{k-1};$$

$$S_M^2 = \frac{\sum_{i=1}^k n_i (m_i - M)^2}{(k-1) \times \sum_{i=1}^k n_i}$$

Cohen's d was used to describe the standardized mean differences. M1 and M2 were the means for the 1st and 2nd samples, and SDpooled is the pooled standard deviation for the samples.

$$d = \frac{M_1 - M_2}{SD_{pooled}}$$

SDpooled was calculated using this formula

$$SD_{pooled} = \sqrt{\frac{\sum (X_1 - \bar{X}_1)^2 + \sum (X_2 - \bar{X}_2)^2}{n_1 + n_2 - 2}}$$

The evaluations were done based on values suggested by Cohen (1988) – values below 0.2 referred to a small effect, below 0.5 – medium, below 0.8 as large, and values that were higher than 0.8 were estimated as a huge effect (Lakens, 2013).

4. Results

Meta-analysis of 135 cases, which included more than 56,000 respondents, showed that the level of their loyalty towards online stores was 6.75 on a ten-point scale, which could be equalized to 64% of loyalty.

The theory of loyalty described loyalty as a multi-dimensional phenomenon. The measures of integrated loyalty evaluated both dimensions – attitudinal and behavioural. The level of integrated loyalty was slightly higher (Mm = 6.88) compared to loyalty measured only as attitudinal (Mm = 6.63, d = 0.28), but had the same level as behavioural loyalty (Mm = 6.75, d = 0.121) (see Table 1). Some studies included just one measurement of behavioural loyalty – intention to spread WOM or repurchase intention. The results indicated that the level of integrated loyalty was the same (Mm = 6.88) as repurchase

Table 1. Different types and dimensions of loyalty towards online stores

	k	n	MetaM	MetaSD	MetaSE	CI LO	CI HI	Cohen's D
Integrated	39	17800	6.88 ^a	0.90	0.14	6.59	7.16	
Attitudinal	5	1835	6.63	0.71	0.32	6.01	7.25	0.280*
Behavioural	38	13044	6.75	1.11	0.18	6.40	7.11	0.121*
WOM	12	7244	6.23	2.00	0.58	5.10	7.37	0.519*
Repurchase Intention	41	16423	6.85	1.39	0.22	6.43	7.28	0.020*
Attitudinal	5	1835	6.63	0.71	0.32	6.01	7.25	
Behavioural	38	13044	6.75	1.11	0.18	6.40	7.11	0.117
Behavioural	38	13044	6.75	1.11	0.18	6.40	7.11	
WOM	12	7244	6.23	2.00	0.58	5.10	7.37	0.381**
Repurchase Intention	41	16423	6.85	1.39	0.22	6.43	7.28	0.078**
WOM	12	7244	6.23	2.00	0.58	5.10	7.37	
Repurchase Intention	41	16423	6.85	1.39	0.22	6.43	7.28	0.401

Note: A 10 point scale from 1 to 10 was used to measure loyalty.

* Compared to integrated loyalty; ** compared to behavioural loyalty.

Table 2. Impact of moderating variables on metamean of loyalty for online stores

Criteria	k	n	MetaM	MetaSD	MetaSE	CI LO	CI HI	Cohen's D
2001–2010	30	17640	6.21 ^a	1.15	0.21	5.80	6.62	
2011–2020	105	38706	7.00	0.92	0.09	6.82	7.17	0.80
Developed	56	20593	6.61	1.34	0.18	6.26	6.96	
Developing	72	31045	6.80	1.19	0.14	6.52	7.07	0.15
Impact factor	51	18330	7.21	1.08	0.15	6.92	7.51	
No Impact factor	84	38016	6.53	1.22	0.13	6.27	6.79	0.59

Note: A 10 point scale from 1 to 10 was used to measure loyalty.

intention ($Mm = 6.85$, $d = 0.02$), but significantly differed from intention to spread WOM ($Mm = 6.23$, $d = 0.519$).

The dimension of integrated loyalty did not have an impact on the evaluation of participants' loyalty towards online stores (attitudinal $Mm = 6.63$, behavioural $Mm = 6.75$, $d = 0.117$). The opposite results were in the case of behavioural loyalty and the two dimensions of it. Repurchase intention as one dimension of behavioural loyalty was evaluated the same ($Mm = 6.85$) as behavioural loyalty, measured using both dimensions ($Mm = 6.75$, $d = 0.078$), but the intention to spread WOM was lower than behavioural loyalty (WOM $Mm = 6.23$, behavioural $Mm = 6.75$, $d = 0.381$). Finally, people expressed higher repurchase intention ($Mm = 6.85$) than the intention to spread WOM ($Mm = 6.23$, $d = 0.401$).

Analysis of moderating variables added more light to the phenomena. Analysis of measurements of loyalty depending on the year of the article showed an increase in loyalty towards online stores during the last ten years ($Mm = 7.00$) compared to the findings in 2001–2010 ($Mm = 6.21$, $d = 0.8$). Another strong effect was noticed depending on the type of journal. Loyalty towards online stores was reported as stronger when studies were published in the journals with the impact factor ($Mm = 7.21$) than without it ($Mm = 6.53$, $d = 0.59$). However, the level of countries' development did not affect the measurement of loyalty (developed $Mm = 6.61$, non-developed $Mm = 6.80$, $d = 0.15$) (see Table 2).

Conclusions

The research analyzing the reasons for loyalty relied on the respondents whose loyalty was only 64%. However, the most important is not the percentage of respondents' loyalty but the fact that only a part of the respondents in these studies were loyal, while others were disloyal. Therefore, it remains unclear whether these studies analyzed reasons for loyalty or just partial loyalty. It is likely that the results would have been significantly more accurate if two groups of respondents were participating in the measurement of the loyalty: loyal ones, and disloyal customers as a control group.

The performed meta-analysis also showed that loyalty as a multidimensional phenomenon was measured

differently in previous research. Some studies measured loyalty using its both dimensions: attitudinal and behavioural. Meanwhile, others were based only on the measurement of one of the before-mentioned dimensions. However, the results of the meta-analysis did not reveal any differences between the measurements used, except in one case, the intention to spread WOM. The lower level of the latter may indicate that the phenomenon of loyalty is related to the individual's self-centered rather than others-oriented activities. Consequently, these results raise the question of whether WOM is part of store loyalty or one of its consequences. Meanwhile, behavioural and repurchase intention can be equated for the uniformity of their result.

In addition, analysis of time as a moderator has shown increased loyalty over the past 10 years. On the one hand, this shows a growing trust in online stores and a growing consumer attachment to certain online stores. On the other hand, this makes difficult for new e-stores to enter this market due to high competition level.

Lastly, it was revealed that country's economic development level does not have an impact on e-store customer loyalty. However, as expected, a significant impact of the type of journal on e-store loyalty was confirmed: it was stronger when studies were published in journals with the impact factor.

This meta-analysis focused only on online stores, but the rapidly growing field of online services is opening new questions about consumer loyalty. In addition, significant variation in previous research suggests that significant differences can be expected in the assessment of loyalty, depending on consumer characteristics such as gender, age, or culture.

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