E-SERVICE QUALITY AND CUSTOMER LOYALTY IN ONLINE SHOPPING IN NIGERIA

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Abstract: Businesses grow and become successful when loyal customers are available to repeatedly patronize them. However, getting loyal customers in the online market is more difficult than in the traditional market. Many online firms do not know how to make their online presence attractive enough to meet the needs of their customers to retain them. Therefore, this study investigated the Nigerian online market to understand how customer loyalty can be achieved through e-service quality. Thus, the objective of this study was to examine the effect of e-service quality on customer loyalty in the Nigerian online market. The survey research design was adopted for the study, and a questionnaire was used to collect data. Purposive and snowball techniques were used in selecting the respondents. Three hundred and eighty four online shoppers in Nigeria participated in the study. However, responses from 376 respondents were valid for analysis. Data analysis was performed using descriptive and inferential statistics. Specifically, the hypotheses were tested using regression. Findings revealed that each of the three dimensions of e-service quality (fulfillment, responsiveness and security) considered in the study had a significant effect on customer loyalty. It was concluded that focusing on these dimensions of e-service quality can enhance customer loyalty. Therefore, it was recommended that online retailers in Nigeria should strongly consider these dimensions of e-service quality in their bid to gain customer loyalty.

Keywords: E-service quality, Customer Loyalty, Online Shopping, Fulfillment, Responsiveness, Online Security

INTRODUCTION

1.1 Background to the study

Internet technology has made it possible for goods and services to be sold and bought online. This has made life easy for everyone. Today, at the comfort of your home or office, you can place an order for almost anything you want online and it will be delivered to you. The online market saves time and offers convenience to customers (Rita, Oliveira & Farisa,2019). Many customers now buy most of the things they consume on a daily basis from online shops, and so they are gradually and steadily moving away from the traditional market (Nagaraj & Singh, 2017).

The global online market is growing every day. As internet access and adoption increase around the world, with the global pool of internet users exceeding five billion, the number of people who buy online is always increasing. According to (Statista, 2023), global retail online sales in 2022 exceeded six trillion USD, and this figure will attain greater heights in the coming years.

In Nigeria, the online market is growing rapidly. The digital landscape of the country is flourishing. The country has a robust internet economy, which is one of the largest in Africa. The country is blessed with a large population and internet- friendly young people who spend most of their time online. The availability of affordable smartphones coupled with accessible mobile internet has broadened the country's online market. According to

Statista (2022), internet penetration in Nigeria is about seventy percent (70%), while the population that shop online is 76.7 million.

The growth in the online market, however, goes with increased competition.   This is because competitors can easily enter the online market because of low entry barriers that characterize the online business environment (Wang, Cavusoglu & Deng,2016), coupled with low switching costs, which empower customers to freely move from one online shop to another. Thus, for online firms to survive and be sustainable, they should strategically position themselves to offer a pleasurable experience to the customer. In both physical and online shopping, the experience of the customer influences their behavior in relation to future shopping. According to Chang and Wang (2011), such behavior includes repurchase intention, word of mouth, and the intention to revisit the store, which are the pillars of customer loyalty.

The main challenge in online shopping is to achieve customer loyalty. A key strategy to gain the loyalty of customers and thrive in the highly competitive online environment is that which focuses on service quality (Rita et al., 2019). According to Sadaf and Rahela (2019), service quality describes a service that satisfies customers' needs and fulfills their expectations. An online firm must deliver superior service experience to its customers to win their loyalty (Gournaris, Dimitriadis & Stathakopoulos, 2010). According to Brady and Robertson (2001), customer loyalty in online shopping is strongly related to the quality of service offered. The higher the quality of service, the more loyal a customer will be.

Thus, understanding how e-service quality affects the loyalty of online shoppers in Nigeria will help Nigerian online retailers formulate suitable strategies that will deliver the highest quality of service to their customers in order to increase their repeat purchases and loyalty. This will no doubt increase the profitability of these firms and consequently enhance the growth of the relatively young Nigerian online market. Therefore, this study aims to examine the effect of e-service quality on customer loyalty in the Nigerian online market, with a focus on online shopping.

It is pertinent to note that the literature contains diverse measures (dimensions) of e-service quality. However, a recent study by Ighmereho, Ojo, Omoyele, and Olabode (2022) identified seven most important dimensions of e-service quality that can be applied to any e-service setting. They are security, ease of use, fulfillment, reliability, responsiveness, website appearance, and personalization. This study considered three of these dimensions and selected them at random.

1.2 Statement of the Problem

Businesses grow and become successful when loyal customers are available to repeatedly patronize them. Based on this, business people usually strive to acquire customers who are loyal to their firms. However, acquiring loyal customers in the online market is a relatively difficult task compared to that in the traditional market. This is because e-commerce has made it very easy for customers to click through many online shops to compare market offerings. This action enhances the switching behavior of customers, as customers can easily locate and move to where they can get better offers. This situation has led to the failure of many online businesses, especially as many online firms do not know how to make their online presence attractive enough to meet the needs of their customers in order to retain them.

Following the challenge of gaining customer loyalty in the online environment, many studies have been carried out in different countries to see how loyalty can be enhanced in the online market. Many of these studies (Pradnyadewi & Giantari, 2022; Hakam, Hidayati & Supriyanto,2022; Purnamasari,2022; Wirapraja, Aribowo, &Setyoadi,2021; Alchalidy, Lubis & Utami,2020; Wali & Copara,2012) found that e-service quality is the most valuable determinant of online customer loyalty and business success. According to Puriwat and Tripopsakul (2017), for an online business to gain the loyalty of customers, quality of service is a "must".

Therefore, it is important for every online market to examine the connection between e-service quality and customer loyalty in their respective domains. This will help them understand the dimensions of e-service quality that are peculiar to their environment. However, in Nigeria, nothing much has been done in that direction.

Specifically, we could not find any study on the effect of e-service quality on customer loyalty with respect to online shopping in Nigeria. There is a need for studies to be conducted in this area, especially now that the cashless policy of the Central Bank of Nigeria (CBN) coupled with the recent naira crunch has pushed many retail businesses to adopt online channels for their operations.

It is against this background that this study examined the effect of key dimensions of e-service quality, such as fulfillment, responsiveness, and security, on customer loyalty in online shopping in Nigeria.

1.3 Objectives of the Study

The general objective of this study was to examine the effect of e-service quality on customer loyalty with respect to online shopping in Nigeria. The specific objectives were to:

- ❖ Examine the effect of fulfillment on customer loyalty in online shopping in Nigeria
- ❖ Examine the effect of responsiveness on customer loyalty in online shopping in Nigeria
- ❖ Examine the effect of security on customer loyalty in online shopping in Nigeria

1.4 Research Questions

The following research questions were raised:

1. How does fulfillment affect customer loyalty in Nigeria?
2. What effect does responsiveness have on customer loyalty in online shopping in Nigeria?
3. To what extent does security affect customer loyalty in online shopping in Nigeria?

1.5 Hypotheses of the Study

The following null hypotheses were developed to guide the study:

$H_{01:}$ Fulfillment has no significant effect on customer loyalty in online in Nigeria

$H_{02:}$ Responsiveness has no significant effect on customer loyalty in Online shopping in Nigeria

$H_{03:}$ Security has no significant effect on customer loyalty in online shopping   in Nigeria

LITERATURE REVIEW

2.1 Conceptual Review

The aim of this section of the review is to explain the important concepts surrounding the study.

2.1.1 **Online Shopping**

Online shopping, also known as electronic shopping or internet shopping, belongs to the general family called e-commerce. It is a form of electronic commerce that involves buying goods and services directly from sellers over the internet. Initially, companies used the internet as an advertising medium to provide information about their products. However, following the development of interactive web pages and secure transactions, the platform evolved to become a full-blown market, where products are sold and bought (Botha, Bothma & Geldenhuys, 2008).

When buying online, the customer must first access the vendor's website or online store, where they can choose the items they want and schedule delivery. Payment for the products can be done upon delivery or online using a credit or debit card (Market Business News, n,d.) .

Online shopping has been around for a while and is becoming increasingly popular. This popularity is a result of the advantages it provides to both online buyers and businesses, including the freedom to shop whenever they want and the chance to save money on trip expenses. In addition, less visits to the store are required, more selections are available, overhead costs are reduced, and the market area is increased, among other benefits (Gabriel, Ogbugwe, & Ahiauzu, 2016)

The market for internet purchases is constantly growing. Global internet sales in 2021 were estimated to be USD 5.2 trillion. Forecasts indicate that the amount will increase by 56% over the next few years, reaching USD 8.1 trillion in 2026 (Statista, 2022b). Amazon, eBay, Rakuten, Shopee, AliExpress, Etsy, Walmart, Mercado Libre, Wildberries, and Ozon are just a few of the leading international online retailers behind this expansion (Webretailer, 2022).).

2.1.2 Concept of Service Quality

Service occupies a significant portion of every economy and is crucial to human existence (Ejigu, 2016). One of the main issues in the management of service is service quality. According to Sadaf & Rahela (2019), service quality is defined as a service that meets customers' wants and expectations. It can also be seen as the subjective contrast between what clients expect from a service in terms of quality and what they actually get. Therefore, it is a type of mindset that results from contrasting expectations with actual performance. Zeithaml, Parasuraman, and Malhotra (2000) found that customers' pre-service expectations influence how well services are perceived by them. Thus, according to Jayaraman, Shanker, and Hor (2010), customers rate the quality of a service as low or high, depending on whether it meets or exceeds their expectations. Existing research examines two aspects of service quality: traditional and e-service quality.

Conventional or traditional service quality refers to the standard of all non-technology-based client contacts and experiences with businesses (Zeithaml et al.,2000). Because services differ from physical products in many ways, determining how to measure service quality in this context proved difficult for service providers (Sadaf & Rahela, 2019). Services are intangible and cannot be inventoried. Also, there is no ownership change. Furthermore, manufacturing, distribution, and consumption occur at the same time. Most crucially, however, customers participate in the production process. Thus, customers directly judge the quality of the service as they receive it. Researchers have tried to pinpoint the aspects of a service that are crucial to quality assessments. Grönroos (1984), for instance, based his measurement of service quality dimensions on functional and technical excellence. However, a study by Parasuraman, Zeithaml, and Berry (1985) came up with ten dimensions that formed the foundation for customer assessments of service quality. They are tangibles, access, courtesy, communication, credibility, security, responsiveness, competence, understanding/knowing the consumer, and reliability. To create and improve service quality dimensions and quantify consumers' overall assessments of a company's service quality, Parasuraman et al. (1988) performed empirical investigations in many industrial sectors. Based on scale improvement, the original 10 factors were reduced to five: tangibles, reliability, responsiveness, assurance, and empathy. These five dimensions are collectively known as SERVQUAL.

Following this, other researchers developed diverse measures of service quality such as SERVPERF (Service Performance) by Cronin andTaylor (1992), RSQS (Retail Service Quality Scale) by Dabholkar, Thorpe, and Rentz (1996), and PCP (Pivotal, Core, Peripheral) scale by Philip and Hazlett (1997), among others. Despite the availability of these various measures of service quality, SERVQUAL by Parasuraman et al. (1988) remains the most used measure of conventional service quality. However, the five SERVQUAL dimensions have been found to be inadequate for assessing the quality of services provided via the internet and other digital platforms (Barrutia & Gilsanz,2009; Parameswaran & Rasheedal, 2018). This is due to the extent to which e-service delivery procedures vary from traditional service delivery procedures.

2.1.3 E-service Quality

The development of the internet and its use in commerce gave rise to the idea of "e-service". E-service quality was created as a result of this progress, and several definitions have been provided by various writers. E-service quality was described by Zeithaml et al. (2000) as the degree to which a website makes it easy to shop, buy, and get services. According to Parasuraman et al. (2005), "e-service quality involves all phases of a customer's interactions with a website". Zeithaml et al. (2002) evaluated the gap model of service quality to better understand e-services. They proposed the gap model of e-service quality, which is an improvement on the previously published and well-liked gap model of service quality. This adjustment was required because e-services are provided to clients via technology, and it was vital to consider how people and technology interact.

Many academics have concentrated on conceptualizing, assessing, and examining the effects of e-service quality in the online marketplace. They assessed e-service quality using different dimensions based on the specific characteristics of the provided service (Alsudairi,2012; Hongxiu, Yong & Reima,2009; Santos,2003 Zeithaml, et al.,2000). However, this study focuses on three dimensions: security, fulfillment, and responsiveness.

Security

Security, according to Narteh (2013), involves protecting customers' personal information and safeguarding them from fraud and financial loss. e-channels can be accessed from any country in the world, and different countries have different security concerns. Accordingly, Lee and Lin (2005) believed that online channels should offer secure online transactions to make users feel at ease. According to Zhengwei and Jinkun (2012), security occupies a distinct position in electronic transactions due to the prevalence of internet fraud. Following customers' view that internet payment channels are insecure and susceptible to interception, risk perception is frequently high for online transactions, which reduces customers' level of trust. This can deter them from conducting online information searches and financial transactions. Agbonifoh, Ogwo, Nnolim, and Nkamnebe (2007) assert that customers who use the internet prefer informational and transactional securities. Informational security refers to protection from damage brought on by unauthorized users who use consumers' data illegally. Transactional security relates to the protection of online business transactions. Security is a crucial dimension of e-service quality (Paulo et al., 2019; Akinmayowa & Ogbeide, 2014; Wolfinbarger & Gilly, 2003)

Fulfillment

According to Ojasalo (2010), fulfillment refers to how well an e-channel lives up to customers' expectations in terms of how the site delivers on its promises regarding order fulfillment and item availability. The emphasis is on the needs of the customers in relation to why they are using the e-channel and what they are receiving, and it shows the outcome performance of service delivery. According to Ahmed, Romeika, Kauliene, Streimikis, and Dapkus (2020), fulfillment looks at how website promises are carried out. For customers to receive the exact item they requested, a product must be accurately shown and described, and it must be delivered within the allotted time limit. According to several authors (Paulo et al., 2019; Narteh, 2015; Sakhaei, Afshari and Esmaili., 2014), fulfillment is a factor that defines the overall quality of an e-service.

Responsiveness

This refers to how quickly problems and returns are handled through the site (Tan et al., 2018). According to Muhammad et al. (2014), it is related to how customer support or care services react to assist customers when they experience issues with a service. It is the company's capacity to respond to client complaints resulting from failed transactions. It also includes the extent to which the company takes steps to recover service when the e-channel fails to meet expectations. Furthermore, it entails paying close attention to and responding quickly to customer requests, inquiries, complaints, and concerns as well as repaying clients when they suffer financial losses. E-channel users anticipate prompt responses to their demands. Therefore, the perception of the quality of an e-service depends on its capacity to address client inquiries, worries, and disappointment. According to Tan et al. (2018), Al-Hawary and Al-Smeran (2017), and Narteh (2015), responsiveness is a crucial component of the quality of an e-service.

2.1.4 Customer loyalty

According to Godwin, Udo, and Bagchi (2010), customer loyalty is the behavior that expresses the connection between the customer and the business in relation to making repeated or frequent purchases and praising the business to others is considered a measure of loyalty.

Understanding a customer's level of loyalty is advantageous for both the business and the customer. According to Rabinovich & Bailey (2004), loyal customers are willing to purchase from businesses that provide the best value relative to their rivals. Over time, loyal customers will typically purchase more goods and be less demanding of the business. If there are few mistakes, loyal customers will likely ignorethem; they will not mind if product prices go up and will spread positive word of mouth about the business and its offerings. Consequently, loyal customers constitute the foundation for the long-term success and growth of the business

Customer loyalty is a natural outcome of providing high-quality service (Zeithaml.2000). It significantly affects a company's market share and profit margins (Rabinovich & Bailey. 2004). Customer loyalty is the behavior that follows a transaction and is linked to the perception of the quality received, the service experienced and the level

of satisfaction derived (Godwin et al. 2010; Chang et al. 2009). Numerous studies have examined the impact of service quality on specific behavioral intentions, such as consumer willingness to recommend the business, willingness to pay a higher price to the business, and repurchase intentions (Rabinovich & Bailey, 2004; Sigala, 2009).Summarily, it is important to further examine e-service determinants that influence customer loyalty.

2.2 Theoretical Framework

The theoretical foundation of this study encompasses the following models: WebQual, eTailQ, and E-S-Qual.

WebQual (Loiacono, Watson & Goodhue, 2002)

Loiacono, Watson, and Goodhue (2002) introduced WebQual, a quality measure for websites. A detailed analysis of the literature and discussions with web designers and users served as the foundation for the development of the model. Two subsequent samples were used to improve the instrument, and a third confirmatory sample was used to assess the final instrument's validity. WebQual has 12 dimensions grouped under four categories of website quality: Usefulness (informational fit-to-task, interactivity, trust, response time), Ease of Use (ease of understanding, intuitive operations), Entertainment (visual appeal, innovativeness, emotional appeal), and Complimentary Relationship (consistent image, on-line completeness and relative advantage)

The unavailability of a comprehensive tool focused on the consumer's assessment of the quality of a website in the context of forecasting the behavior of repeat usage of the site motivated the authors to embark on the study. This study filled the vacuum by using the Theory of Reasoned Action (TRA) and the Technology Acceptance Model (TAM) to create the WebQual instrument

The development of the instrument provided two new insights. First, researchers and practitioners were given a proven, trustworthy way to gage the caliber of a website. Second, by illuminating the factors that contribute to usefulness and ease of use, this study deepened our understanding of TAM. Consequently, it offers a foundation for improving TAM such that it has greater diagnostic ability.

The results of this study present a valid and trustworthy tool for assessing the quality of websites. To better understand the factors that influence success in the electronic market, researchers should be able to use WebQual to assist a variety of management information systems and marketing studies (Loiacono, Watson & Goodhue, 2002).

eTailQ (Wolfinbarger & Gilly, 2003)

This model, etailQ (e-retail quality), was developed in 2003 by Mary Wolfinbarger and Mary Gilly in an attempt to explain the dimensions of service in electronic retailing that are important to online shoppers. The study created an eTailQ measure that considers the characteristics that help customers have an enjoyable, top-notch online purchasing experience. The study instrument was developed and improved using a multi-method, iterative process with the aim of creating a condensed and reliable scale that could be used to assess a variety of e-commerce experiences (Wolfinbarger & Gilly, 2003).The authors started by examining the growing body of research in marketing and information systems that focuses on the online shopping experience, in their quest to comprehend and analyze the perceived quality of online purchasing experiences.

In both product and service situations, quality is related to customer happiness, retention, and loyalty. Quality is therefore anticipated to play a role in determining the success of online retailers. The authors defined the elements of the e-retail experience and created a valid and reliable scale for measuring e-retail quality using data from online and offline focus groups, a sorting task, and an online survey of a consumer panel. According to the investigation, four aspects of a website—website design, fulfillment and reliability, privacy and security and customer service—are highly predictive of customer evaluations of quality, customer satisfaction and loyalty.

E-S-QUAL (Parasuraman, Zeithaml, & Malhotra, 2005)

Parasuraman et al. (2005) conceptualized, developed, refined, and tested the E-S-QUAL model, a multi-item scale for evaluating the service quality provided by websites that customers use for online shopping. The authors used the theoretical basis of the means-end framework, with their knowledge of the literature, to create the model. During the early stage of scale development, they noticed that a significant percentage of respondents did not

submit ratings on a portion of the initial pool of items. The questions they could not rate were all about non-routine or recovery service contacts, with which many respondents evidently had no experience.

To handle service issues and queries, they developed a subscale of E-S-QUAL called E-RecS-QUAL in later stages of scale creation and refinement. This subscale was only relevant to users who had irregular interactions with the sites.

The main E-S-QUAL is a 22-item scale with four dimensions: efficiency, fulfillment, system availability, and privacy. E-RecS-QUAL is a three-dimensional, 11-item scale that is salient to the fraction of the customer base with experience using recovery services. The three dimensions are contact, responsiveness, and compensation. E-S-QUAL (and E-RecS-QUAL) are only intended to evaluate the level of service provided by websites.

2.3 Review of Empirical Studies

Rita, Oliveira, and Farisa (2019) examined the impact of e-service quality and customer satisfaction on the behavior of online customers in the Indonesian online market. Building on prior research on e-service quality in online purchasing, this study aimed to create new knowledge to better understand the most crucial aspects of e-service quality that affect customer happiness, customer trust, and consumer behavior. This study focused on four e-service quality model dimensions that are better at forecasting consumer behavior. This study examined the effects of both customer trust and customer satisfaction on consumer actions, including intention to repurchase, word-of-mouth marketing, and website revisit. The authors anticipated that the outcome will increase the understanding of various country cultures in relation to various e-service quality features.

Structural equation modeling was used to test the model of the study, and data were generated from a survey of 355 online consumers in Indonesia. The analytical findings demonstrated that the entire quality of an e-service is influenced by three dimensions: website design, security/privacy, and fulfillment. However, the total quality of e-services was not considerably influenced by customer service. Customer behavior and overall e-service quality were highly correlated. The authors recommend that when creating online stores, managers should carefully analyze the characteristics of high-quality e-services. Companies should have a great website design with sufficient information, appealing visuals, simple payment options, easy-to-read text, offers of discounts and/or promotions, and quick loading speed to deliver higher service quality. Beyond that, businesses must guarantee timely delivery and protect the privacy and security of client data. Managers should prioritize website fulfillment security and privacy. To produce appealing websites, managers might employ the services of a website designer. Managers must ensure that the product is delivered in good condition and on schedule because fulfillment has the greatest impact on total service quality. It would be a good idea to form alliances with various delivery courier firms and allow customers to select the one they prefer. To avoid damaging consumer satisfaction and trust, managers should make agreements with delivery providers regarding who is accountable for damage if products are damaged during delivery. Managers should include it in their marketing plan because customer satisfaction and trust have a significant impact on consumer behavior. On their websites, online stores typically have feedback sections. By allowing customers to "share feedback with friends," a business can encourage word of mouth (WOM). Customers can leave feedback on the online store website after receiving the purchased goods. Customers might use WOM to spread the word about their positive experiences. Small incentives, such as special discounts on the next purchase, may motivate customers to tell others about their positive shopping experiences, which can inspire more people to visit an online retailer's store.

To ensure that the measurement performs equally well across all product segments and/or industries, they recommended that future research should consider these factors. Future studies might also employ various approaches, including focus groups and interviews.

A similar study was conducted in Indonesia by Fitriani, Hasbi, Prada, Wijaksana, and Kartawinata (2022) to investigate the effect of electronic service quality and customer satisfaction on customer loyalty . Slovin's formular was used. Following the research's context, problem formulation, and theory, this study employed quantitative methods, which are positivist-based research techniques used to evaluate particular populations or

samples and to test established hypotheses. All Indonesians who have used or are now using the Zalora application and who have encountered difficulties while transacting on Zalora comprised the study population. A non-probability sampling method, specifically purposive sampling, was used in this investigation to obtain primary data from 165 respondents. The partial least square variant of the structural equation modeling was used for analysis. This study found that service quality has a significant impact on e-customer satisfaction levels. The correlation indicates that when the quality of e-services increases, e-customer satisfaction also increases. The study also revealed that e-customer satisfaction impacts how loyal e-customers are. Positive correlations indicate that when satisfaction increases, e-customer loyalty also increases. The results also showed that e-service quality has an indirect influence on customer loyalty through customer satisfaction.

Based on these outcomes, the authors recommended that crucial attention should be paid to the level of e-service quality that the Zalora application possesses. In addition, attention should be given to how much the Zalora application has contributed to e-customer happiness.

Purnamasari (2022) was another study aimed at determining how service quality, customer satisfaction, and customer trust affect customer loyalty in the Indonesian online retail environment. The study was motivated by the fact that it is more difficult to build consumer loyalty in an online business environment than in an offline one. This study used Parasuraman, Zeithaml, and Malhotra's (2005) e-Service quality scale, which includes four dimensions: efficacy, system availabilityfulfillment and privacy. The questionnaire was used together with a convenience sampling technique to collect primary data from 480 online shoppers in Bandung who had completed at least one transaction online in the previous two months. The partial least squares technique of structural equation modeling was used to analyze the data gathered. The outcomes showed that e-service quality directly influences e-trust, e-satisfaction, and e-loyalty in a favorable and significant manner. The biggest one is, however, the connection between e-service quality and e-trust. It follows that the most important factor in establishing client trust in electronic services is e-Service quality. The study also revealed that the relationship between online service quality and customer loyalty is strongly and favorably mediated by both e-trust and e-satisfaction. Based on the results, every online retail company was advised to identify some techniques that can result in the highest service quality, satisfied customers, and consumer evidence regarding building customer loyalty.

Sukendia, Hariantob, Wansagac, and Gunadid (2021) examined the relationships among e-service quality, customer experience, engagement, and loyalty in B2C e-commerce in Indonesia. This study presented a theoretical framework for examining four key e-service quality factors—website design, fulfillment/reliability, customer service, and security/privacy—that affect customer loyalty. The Likert scale was used, with responses ranging from "strongly agree" to "strongly disagree". 32 indicator questions made up the questionnaire that was employed, and 17 of them measured the aspects of e-service quality (web design, fulfillment/reliability, customer service, and security/privacy). Five indicators were used to assess the website design. Three indicators were used to gage fulfillment and dependability. Four indicators served as a gage of security and privacy. Five indicators were used to gage customer service indicators. The customer experience variable was assessed using five indicators. This study used five indicators to gage the scope of the customer engagement variable. The factor of client loyalty was also measured using five indicators.

An online poll was conducted to gather data, and links to the questionnaire were sent via social media platforms such as Facebook, Instagram, and WhatsApp. In this study, a quantitative technique and purposive sample methods were used, and the respondents were 426 consumers who had recently used B2C e-commerce. Although these respondents participated in the poll, only 205 were determined to be valid. Non-compliance with the requirements of the questionnaire caused ineligible respondents. The questionnaire was divided into three sections. In the first portion, respondents were asked filter questions. In the second section, respondents who had made purchases on B2C e-commerce websites in the previous six months were questioned about their profiles, the B2C e-commerce sites they shop from most often, how frequently they made purchases, and the typical amount they spent. In the last section, the respondents were asked to offer answers in relation to the constructs.

SmartPLS analysis was used to test the hypotheses. The reason for using the PLS approach was its ability to perform a causal-predictive analysis to understand complicated interactions.

This study found that to foster customer loyalty, e-service quality must be linked to customer experience. In addition, customer engagement and experiences were greatly impacted by the quality of e-service. In this study, security or privacy was the e-service attribute that stood out the most. Based on the results, the study advised that B2C e-commerce companies deliver a level of e-service that is at par with customers' expectations. B2C e-commerce platforms are required to develop websites with good features, an appealing appearance, quick and easy access to search operations, and, most importantly, the ability to deliver information that is easily comprehended by customers.

Behjati, Nahich, and Othaman (2012) investigated the relationship between e-service quality, e-satisfaction, and loyalty in Malaysia. This study, which was based on the technology acceptance model, aimed to present the data in a descriptive manner by identifying any existing relationships between the variables. Primary data were gathered through a survey-based questionnaire that was mailed to the participants. The study sought respondents who used internet websites and were between the ages of 16 and 45. A total of 250 replies were collected, of which 202 were chosen for analysis. The survey results showed that in successful and fiercely competitive online organizations the relationship between e-service quality, e-satisfaction and e-loyalty is becoming more significant and influential. The results indicated that nine independent variables—trustworthiness, reliability, ease of use, security, personalization, responsiveness, accessibility/convenience, esthetic, and Utilitarian—that affect consumer loyalty and satisfaction. According to the statistical findings, responsiveness was the most crucial component among the nine independent factors when addressing the relationship between consumers' levels of satisfaction and loyalty. The next two variables were reliability and trustworthines. In comparison to the other 8 factors, esthetic appeal appeared to be the least crucial.

Josua, Alwie, and Hendriani (2016) conducted a study on the e-transport sector in Pekanbaru, Indonesia, *to* examine the effect of e-service quality and price on the satisfaction and loyalty of customers. One of the key questions that gave direction to the study was "how does consumer loyalty to the online travel agency Traveloka for airplane ticket services depend on the quality of the e-service?". The users of Traveloka's online air ticket search services in Pekanbaru comprised the study population. Primary data were collected from 200 customers of the company using a non-probability sampling technique.

The consideration was based on several variables, including how simple it is to collect samples for questionnaires, how modestly funded the research is, and how much time and effort may be saved. An exploratory factor analysis was performed on the components used in this study, and the results were used to help uncover some of the dimensions that go into the operationalization of theories and indicators related to the quality of e-services. To determine which factors—efficiency, reliabilityfulfillment privacy, responsiveness, remuneration and contacts—affect customer loyalty. Structural Equation Modeling (SEM) was used to test the research model. The findings demonstrated that e-service quality directly and significantly influences consumer loyalty. E-service quality has a stronger direct impact on a client's loyalty than it does on loyalty through customer satisfaction. The findings of the test and hypothesis testing demonstrate that the quality of an e-service has a direct impact on customer loyalty. These findings suggest that improving the characteristics of e-service quality can have a direct impact on client loyalty. The study recommended that customers who have used Traveloka for business should be asked whether they are happy with the level of service and the rates received. If there are any unhappy customers, they should be approached immediately and asked about their problems so that the proper remedy may be given immediately. This is because poor service reduces customer satisfaction, which in turn alters the mindset of the devoted clients.

Hakam, Hidayati, and Supriyanto (2022) studied the online shopping segment of e-commerce to determine the effect of electronic service quality and trust on customer loyalty, using customer satisfaction as an intervening

variable. The population comprised users of an online store called Shopee who had made purchases there in recent times. Using a purposive sampling strategy, sampling was performed for this investigation. The questionnaire was used as the instrument for data collection. Smart partial least squares analysis was carried out to test the research model and hypotheses. The findings of this study indicate that e-service quality and e-trust have a considerable impact on consumer satisfaction, whereas e-service quality has no impact on consumer loyalty. Consumer satisfaction also impacts e-trust and loyalty. The effect of e-service quality and e-trust on customer loyalty cannot be mediated by consumer satisfaction.

Wisaksana (2020) examined online shop (Tokopedia) users in Malang. The goal was to determine how consumers' loyalty to online retailers is impacted by the perceived and actual quality of e-services. A questionnaire with a five-point Likert scale was employed to obtain data from the respondents. 100 users of Tokopedia's online store participated in the survey that was conducted online. This study employed regression analysis to test the hypotheses. The findings of this study's service quality and perceived quality analyses have a significant effect on customer loyalty.

A study by Rahman, Fadrula, Yurizala, Marlynaa, and Momin (2022) was undertaken for the purpose of improving customer loyalty as well as satisfaction through e-service quality and e-commerce innovation. Partial least squares structural equation modeling (PLS-SEM) was used in the analysis. The structural equation modeling (SEM) approach combines regression or path analysis with factor analysis. E-commerce innovation, e-service quality, customer satisfaction, and customer loyalty were the four constructs used in this study. A questionnaire with many statement items was used to obtain data to measure each construct. Seven criteria (efficiency, reliabilityfulfillment privacy, responsiveness, compensation, and contact) were used to gage the quality of e-services. Overall contentment, fulfillment or confirmation of expectations, and complaints were used to gauge customer satisfaction. Four factors were employed to measure customer loyalty: readiness to repurchase, willingness to make purchases outside of the company's product range, willingness to suggest goods or services to others, and consumers' resistance to rivals' offerings.

A non-probability sampling technique was used. Specifically, the study used a convenience/accidental sampling technique. The authors distributed copies of the questionnaire in partnership with roving couriers that deliver goods to customers of online retailers, and they were able to gather 400 copies of questionnaire that were fully and accurately filled out and suitable for use.

Findings demonstrated that in the context of an online store, consumer satisfaction and loyalty are predicated on the quality of the e-service provided. The findings of this study support the idea that measuring service quality in the e-commerce sector requires the use of e-service quality indicators rather than traditional service quality measures. Another significant finding of this study was that client satisfaction is a prerequisite for client loyalty. Based on the outcomes, the authors recommended that managers and other players in the online shopping industry should improve the performance and quality of their websites and applications by continuing to innovate. These factors determine whether or not customers will continue to search on their websites or applications both now and in the future. It was also recommended that managers of online stores should make clear information available to customers on their website, including clear product information, clear price information, clear shipping information, clear seller information, and other information.

Nagaraj and Singh (2017) investigated the role of customer satisfaction as a mediating variable in the relationship between e-service quality and customer loyalty in the Indian online market. The E-S-QUAL scale (22-item) was adopted without alteration to examine how online shoppers assess the quality of e-services. The targeted respondents, made up of numerous groups from various industries including students, businesspeople, and academicians dispersed around the nation, received the survey questionnaire by email. There were 402 total responses, 34 of which were rejected because they were not complete. 368 people made up the final sample size deemed suitable for the study. Regression analysis was performed on the hypotheses. The results showed a significant positive relationship between e-service quality, customer satisfaction, and customer loyalty.

With respect to the study's primary goal, which was to determine whether customer satisfaction mediates between the service quality offered by online shopping websites and the loyalty that customers demonstrate when making purchases there, it was confirmed that customer satisfaction played the mediating role. Since customer satisfaction has a mediating influence on service quality and loyalty, service quality is crucial in achieving customer loyalty and satisfaction is crucial in mediating this relationship.

Since e-service quality was found to directly affect customer service, which in turn results in customer loyalty, the study recommended that Indian managers place a high value on service quality. Therefore, online marketers should concentrate their efforts on improving service quality, as this increases client loyalty. It is more crucial to improve website quality in terms of efficiency and system availability because service quality leads to higher client satisfaction. Furthermore, since extremely satisfied customers show a good relationship with the buyers, refer others to the buyers, and maintain their loyalty over time, marketers need to focus on increasing the aspects that affect consumer satisfaction in addition to boosting the quality of their services.

Another study on the Indian online market (Minimol,2018) examined customer loyalty toward online supermarkets as predicted by e-service quality and perceived value. The author proposed and tested a conceptual model to explain the relationship between the characteristics of e-service quality, customer perceived value, and loyalty to online super markets. The study's research design was descriptive . A structured questionnaire was employed in the field survey. Online shoppers in India served as the data source. From the results of the study, the four elements of e- quality—fulfillment, system accessibility, efficiency, and privacy— positively and significantly affect perceived value. Additionally, it revealed that customer loyalty was positively influenced by perceived value. The study's findings demonstrated the importance of e-service quality and perceived value in online shopping. Thus, it was recommended that the four pillars of electronic service quality should be prioritized when creating the websites of online supermarkets, since they can increase customer loyalty to the retailer.

2.4 Conceptual Model
Based on these hypotheses, the following conceptual model was constructed:
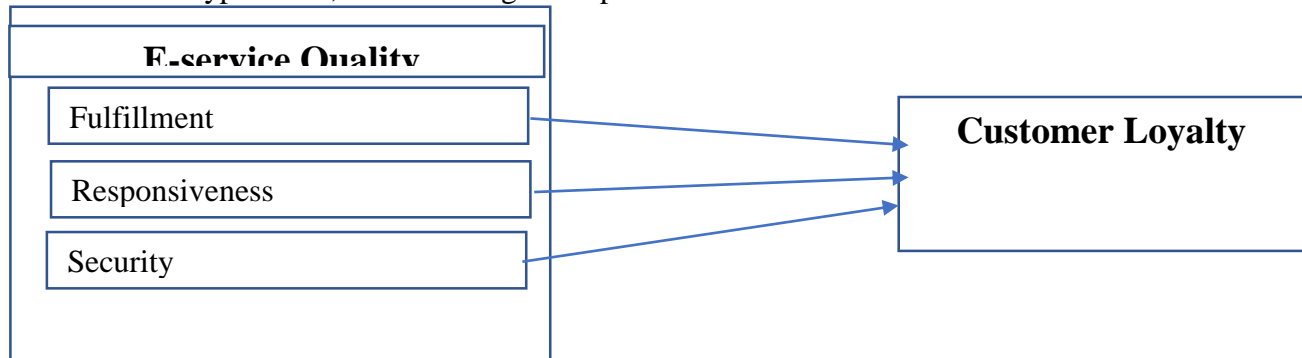
Customer loyalty: Dependent variable
E-service quality: an independent variable
Fig. 1: Research model of e-service quality and customer loyalty
Source: Researchers' construct, 2024

METHODOLOGY
3.1   Research Design
This study adopted the survey research design to examine the effect of e-service quality on customer loyalty in the Nigerian online market.

3.2 Population and sample size

The population of the study comprisef people who shopped from any online store in Niger, such as Jumia, Konga, etc. in the last one year. Since this population is infinite, the sample size was determined using the Cochran (1963) formula for an infinite population, as shown below:

$n_o = Z^2pq / e^2$

where:

> n_o = sample size
> Z = selected critical value of the desired confidence level
> P = estimated proportion of an attribute present in the population
> q = 1-p
> e = desired level of precision

Assume p=0.5(maximum variability), and we desire 95% confidence level and ±5% precision, then Z= 1.96. The sample size is calculated as

$n_o = Z^2pq / e^2$

$(1.96)^2 (0.5)(0.5) / (0.05)^2$

$(3.8416)(0.25) / (0.0025)$

384.16

$n_o = 384$

3.3 Sampling Technique

Since the population was not known, non-probability sampling methods were used. Specifically, purposive and snowball techniques were adopted to reach members of the population to obtain data.

3.4 Research Instrument

A structured questionnaire was used to collect data. The questionnaire was divided into two sections: A and B. Section A contained the personal data of the respondents, while Section B contained 5-point Likert scale items used in testing the research hypotheses.

3.5 Method of Data Analysis

Data were analyzed using descriptive and inferential statistics. Thus, frequency count and simple percentages were used to analyze the personal data of the respondents, while regression analysis was performed on the hypotheses.

DATA ANALYSIS, RESULTS, AND DISCUSSION

4.1 Data Analysis and Results

Table 1: Personal Information of the Respondents

Variable	Frequency	Percentage
Gender:		
Male	202	53.7
Female	174	46.3
Total	**376**	**100**
Age:		
20 years and below	32	8.51
21 to 30 years	178	47.34
31 to 40 years	125	33.25
41 years and above	41	10.90
Total	**376**	**100**
Regularity of shopping:		
Daily	12	3.19
Weekly	17	4.52
Monthly	95	25.27
A few times a year	252	67.02
Total	**376**	**100**

Table 1 shows that out of the 376 respondents whose responses were considered in this study, 174 (46.3%) were female and 202 (53.7%) were male. In terms of age, 32(8.51%) of them were 20 years and below, 178 (47.34%) were between 21 and 30 years, 125 (33.25%) were between 31 and 40 years, while 41(10.90%) of them were 41 years and above. With respect to their shopping frequency, 12 (3.19%) shopped daily, 17 (4.52%) shopped weekly, 95 (25.27%) shopped monthly, and 252 (67.02%) shopped a few times a year.

Test of hypothesis one

H_{01}: Fulfillment has no significant effect on customer loyalty with respect to online shopping.

Table 2: Model Summary of Hypothesis One

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error in the Estimate
1	.883[a]	.780	.779	.40538

a. Predictors: (Constant), Fulfillment

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	207.116	1	207.116	1260.336	.000[b]
	Residual	58.503	375	.164		
	Total	265.619	376			

a. Dependent Variable: Customer loyalty

b. Predictors: (Constant), Fulfillment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.370	.090		4.125	.000
	Fulfillment	.887	.025	.883	35.501	.000

a. Dependent Variable: Customer loyalty

Table 2 with an R value of 0.883 indicates a strong relationship between the dependent and independent variables. The R-Square value of 0.780 implies that approximately 78.0% of the variation in customer loyalty was explained by fulfillment. The F-calculated value of 1260.336 and P-value of 0.000 imply that the model was adequate. That is, the independent variable could explain the dependent variable very well. The constant value of 0.370 indicates that maintain the independent variable (fulfillment) constant, customer loyalty will remain at 0.370. The coefficient of fulfillment was 0.887, which means that a unit change in fulfillment will lead to a 0.887-unit change

in customer loyalty. A P-value of 0.000 indicates that the influence of fulfillment on customer loyalty was statistically significant

Test of hypothesis two
H02: Responsiveness has no significant effect on customer loyalty with respect to online shopping.
Table 3: Model Summary for Hypotheses Two
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error in the Estimate
1	.889[a]	.790	.790	.39553

a. Predictors: (Constant), responsiveness

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	209.926	1	209.926	1341.879	.000[b]
	Residual	55.693	375	.156		
	Total	265.619	376			

a. Dependent Variable: Customer loyalty
b. Predictors: (Constant), responsiveness

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.161	.092		1.738	.083
	Responsiveness	.963	.026	.889	36.632	.000

a. Dependent Variable: Customer loyalty

Table 3 with an R value of 0.889 indicates a strong relationship between the dependent and independent variables. The R-Square value of 0.790 implies that approximately 79.0% of the variation in customer loyalty was explained by responsiveness. The F-calculated value of 1341.879 and P-value of 0.000 imply that the model was adequate. That is, the independent variable could explain the dependent variable very well. The constant value of 0.161 indicates that keeping the independent variable (responsiveness) constant, customer loyalty will remain at 0.161. The coefficient of responsiveness was 0.963, which means that a unit change in responsiveness will lead to a 0.963-unit change in customer loyalty. A P-value of 0.000 indicates that the influence of responsiveness on customer loyalty was statistically significant.

Test of hypothesis three
H03: Security has no significant effect on customer loyalty with respect to online shopping.
Table 4: Model Summary for Hypothesis Three

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error in the Estimate
1	.884[a]	.781	.780	.40444

a. Predictors: (Constant), Security/privacy

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	207.387	1	207.387	1267.839	.000[b]
	Residual	58.233	375	.164		
	Total	265.619	376			

a. Dependent Variable: Customer loyalty

b. Predictors: (Constant), Security/privacy

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.412	.088		4.665	.000
	Security/privacy	.891	.025	.884	35.607	.000

a. Dependent Variable: Customer loyalty

Table 4 with an R value of 0.884 indicates a strong relationship between the dependent and independent variables. The R-square value of 0.781 implies that approximately 78.1% of the variation in customer loyalty was explained by security/privacy. The F-calculated value of 1267.839 and P-value of 0.000 imply that the model was adequate. That is, the independent variable could explain the dependent variable very well. The constant value of 0.412 indicates that keeping the independent variable (security) constant, customer loyalty will remain at 0.412. The coefficient of security/privacy was 0.891, which means that a unit change in security/privacy will lead to a 0.891-

unit change in customer loyalty. A P-value of 0.000 indicates that the influence of security on customer loyalty was statistically significant.

4.2 Discussion of the Findings

The study revealed that e-service quality has a significant effect on customer loyalty in the Nigerian online shopping environment. The regression result indicated that the provision of fulfillment in delivering online retailing can enhance customer loyalty in the Nigerian online market. The results also showed that responsiveness in service delivery by online retailers in Nigeria can significantly and positively influence customers to be loyal to such retailers. Furthermore, the results established that security as a dimension of e-service quality is crucial in driving the loyalty of online shoppers in Nigeria.

These results are in agreement with Rita, Oliveira, and Farisa (2019), who examined the effect of e-service quality and customer satisfaction on online consumer behavior such as intention to repurchase, word-of-mouth, and website revisit. They found that e-service quality can significantly influence such behavior, which defines loyalty. These results are also consistent with the findings of other similar studies such as Fitriani et al. (2022), Purnamasri (2022), Sukendia et al. (2021) , and Rahman et al. (2022), among others.

The implication of the results is that for online retailers in Nigeria to gain the loyalty of online shoppers, they need to offer the right quality of service, with a focus on fulfillment, responsiveness, and security.

SUMMARY, CONCLUSION, AND RECOMMENDATIONS

5.1 Summary

The objective of this study was to examine the effect of e-service quality on customer loyalty with respect to online shopping in Nigeria. The research instrument was a structured questionnaire. Purposive and snowball sampling techniques were used to reach the respondents and collect data. The hypotheses developed were tested using simple regression. The dimensions of e-service quality considered were fulfillment, responsiveness, and security.

Hypothesis one stated that fulfillment has no significant effect on customer loyalty in Nigerian online shopping. The results showed that fulfillment has a significant effect on customer loyalty in Nigeria.

Hypothesis two stated that responsiveness has no significant effect on customer loyalty in Nigerian online shopping. The findings contradicted this hypothesis by showing that responsiveness significantly affects customer loyalty in the Nigerian online shopping space.

Hypothesis three, which stated that security has no significant effect on customer loyalty, was rejected because the results showed that security significantly affects customer loyalty in online shopping in Nigeria.

5.2 Conclusion

This study examined the effect of e-service quality on customer loyalty in the Nigerian online market. Based on the results, it was concluded that

❖ Fulfillment has a significant effect on customer loyalty in Nigerian online shopping
❖ Responsiveness significantly affects customer loyalty in Nigerian online shopping.
❖ Security has a significant influence on customer loyalty in online shopping in Nigeria.
o Focusing on these dimensions of e-service quality can enhance customer loyalty in the Nigerian online retail market.

5.3 Recommendations

On the basis of the findings, the following recommendations were made:

➢ Online retailers in Nigeria should strongly consider the fulfillment dimension of e-service quality in their bid to gain customer loyalty. This agrees with Minimol (2018), who recommended that fulfillment should be prioritized when creating the websites of online supermarkets because it can increase customer loyalty to the retailer.

➢ Online retailers in Nigeria should strive to be responsive to their customers. Customer complaints should be addressed as quickly as possible. According to Muhammad et al. (2014), customer support or care services should be prompt in attending to customers when they encounter problems in service.

➢ Nigerian online retailers should try as much as possible to protect their customers' personal information and safeguard them from fraud and financial loss. This supports Lee and Lin (2005), who also recommended that online channels should offer secure online transactions to make users feel at ease. Security is a critical issue in e-commerce that should be seriously considered.

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