

MARKETERS' COMMITMENTS AND CUSTOMERS' LOYALTY IN ONLINE PURCHASING; ISLAMIC PRACTICES AS A MODERATOR IN MALAYSIA

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Abstract: *The research was designed to fill the gap in the existing body of knowledge regarding marketers' commitments towards online purchasing and achieving customers' loyalty through satisfactions based on marketers' activities such as promotional, communication, quality of product and delivery time frame. While customers' satisfactions will be determined for customer's rights. In addition, this research extended previous effort done in an online context by providing evidences that achieving customers' loyalty by improving marketers' commitments, with role of Islamic practices moderating the customers' loyalty. Probability sampling was used to select respondents with previous online purchase experience. Correlation and hierarchical regression will use to analyse the direct and indirect relationship between marketers' commitments, customers' loyalty and role of Islamic practices while pre-test was used to see the initial effectiveness of regression. Finally, the research highlights the significant effect of customers' loyalty on the marketers' commitments towards online purchase.*

Keywords: *Islamic practices, loyalty, commitments, online purchasing and Malaysia.*

Introduction

The main objective of this study is to understand the reasonably of customers' loyalty in online business providers through investigation of its key predictors in Malaysia while using the Reasoned Action Theory. The online business is an investment expected to improve a firm's performance process by providing high service innovation levels of efficiency in online. Initially, businesses focused their efforts in developing corporate web sites then establishing an online presence, thereby giving new path for companies to develop relationships, improve the creation and synthesis of knowledge for products and services, and even to produce more commercial activities and add revenue (Chun-Der Chen and Edward C.S.Ku, 2013).

Thus, web sites can attract broad customers all over the world because it is a necessary tool for businesses to have an online base and allows competitive effectively. Therefore, some important factors such as the behaviour of the employees will contribute to the successful of

online service which it is a must to look after. According to Lai and Ong, (2010) the important factor for a successful of online implementation are the characteristics and the behaviour of its employees. With that, Customers' loyalty to purchase on online might be effected by satisfaction through their online purchase experience.

Gap in The Literature

Many scholars currently forwarded that the customers' satisfaction will also directly affected by the products and service quality. According to Zeithaml et al., (2002) all believe that quite difficult to interpret the satisfaction of customer in using the online because there is no a proper standard measurement to evaluate on their expectation prior the online purchasing and enables scholars to further support the online quality. Muslim practices among Muslim businessmen will be influenced by the religious disciplines and Orawit (2016) suggesting that all business transactions in any fields have to apply Islamic law because it may help to monitor the producer's responsibility and also the business movement. The expectation of this study is mainly concerned about the customers' loyalty to a specific brand in online purchase.

However, in order to achieve customers' loyalty, the marketers have to play an important role to give a trust to their customers. Customers' trust in online purchase is the main issue for all businesses in which to get customers loyalty they have to ensure the customers doing repurchase. Alnasser, M. S. A. (2014) asserted the trust is one of the most important factor of existing barriers that affecting online process which was very slow for the electronic commerce adoption in some countries. Selnes, F. (1993) founds to satisfy customer needs has shown great improvement in the relationship between product performance and customer loyalty through satisfaction, however, to make customers loyal is only on the short-term rather than long-term loyalty (Dube and Mute, 1998). However, Alonso (2000) further explained that loyalty is measured through relationship and duration but found to be positively related to satisfaction. Another effort tested cognitive perceptions of service quality, affective aspects of satisfaction, and conative loyalty responses (Martin Fraering and Michael S. Minor, 2013).

In addition, the perception of Muslim consumers towards the Islamic practices in business compliance among traders in Malaysia will be determined through the observation of their own sense based on background factors that correlate with the level of knowledge, education, age and place of residence. Majority of consumers do not trust online purchase because they consider the Internet as a fertile ground for fraud. The principles of administration in Islamic is called providing a positive and detailed method for implementation (Muhammad A. Al-Buraey, 2001). In line to that, the missing of Islamic values in the human activities including the administrative development, administrative reform, and administrative vitality need to be re-instated (Muhammad A. Al- Buraey, 2001). Thus, to determine the level of awareness in Islamic injunctions, a thorough study of this nature among the Malaysian especially predominant Muslim community is very important need to be done as Malaysia is one of the Islamic country. The Muslim communities' economy is very grateful based on their progress level in economy development indication showing by each Muslim community (Muhammad A. Al- Buraey, 2001).

Furthermore, according to science, to develop ethical beliefs in consumers especially the trust and consumer perceptions are important elements in service diversification. The service ethics marketers on their commitments which must be made during the service encounters. In line to that, many scholars have studied in different societies of work ethic concept and the major source of work ethics is about religion that been found. It is reasonable to assume that

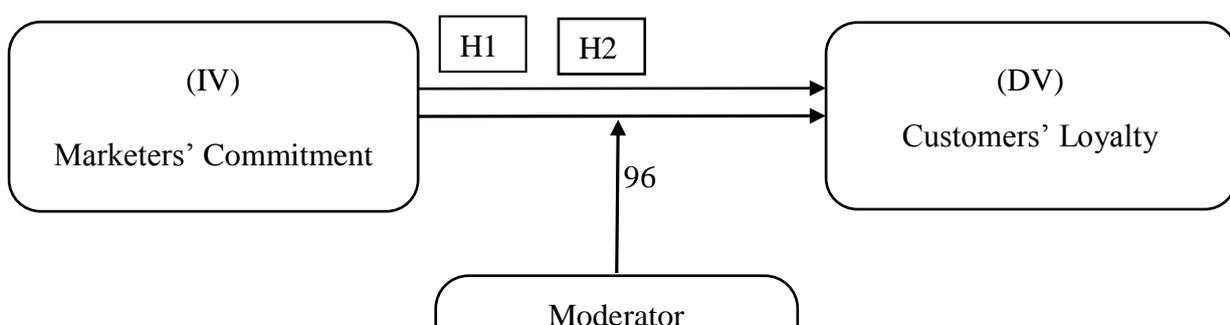
consumers concerns are vary as to these perceptions. Thus, consumers' perceptions will effect the customers' concern towards unethical experiences shown by the marketers through the quality of ethical treatment offered prior service encounters. Chen & Tan (2004) noted there are also factors playing an important role in impeding customers to shop online such as concerns, download time, unfamiliarity with the medium, security and privacy. In addition, based on Alnasser, M. S. A. (2014) research, the moderating role of risk perception related to online shopping is an important topic that has not received enough consideration in the literature. Therefore, there is a need to examine further these relationships since customers' loyalty continues to be under-represented in many studies in e-business transactions. According to Alnasser, M. S. A. (2014) many studies have been conducted at different parts of the world relating the online shopping attitude but based on the studies there are still lacking in certain cultures and countries.

Theoretical Background

The successful implementation of online has a significant impact on the performance of a firm in upstream procurement (customers), operations (inter-organizational cooperation) and internal supports (Zhu, 2004). Hence, these factors have been chosen as the dependent factors of the present study. Moreover, the ambiguous measurement of other performance measures such as growth and customers' satisfaction will be underlined the necessity to use dependent factors which are easy to measure from avoiding of creating any confusions among the participants of the study.

Furthering to that, Malaysia's online business is an important tool for most businesses for strategic reasons and cost saving. Since the financial crisis has reduced consumers' confidence and budgeting expenditure, it is indirectly affecting the expansion of retailing. These issues have been proven through Celik (2011) and Coker et al. (2011) research in which the online retailing is becoming an alternative way of shopping compared to the traditional retailing. Online shopping also reduces prices, saves time, and eliminates many of the physical difficulties involved in traditional shopping (Wen-Chin Tsao et al., (2016).

Traditionally, dissatisfying experience will be judged based on approximately one in five people who made the purchase experience (Estelami, 2003) and "Experienced shoppers" is a guidance challenge to marketing decisions as referred to marketing researches (Frevert, 1967). Hence, this leads to the conceptual research framework (as shown in Figure 1) was underpinned by the theory of reasoned action (TRA) and the theory of universal values structure and taking into consideration the moderator effect of Islamic Practices as follows:



H3

H4

Customers' Loyalty

Recently many scholars forwarded that the customers' satisfaction will also directly affected by the products and service quality. In addition to the expectation, this study is mainly concerned about the customers' satisfaction on their online purchase. Zeithaml et al. (2002) stated all believe that quite difficult to interpret the satisfaction of customer in using the online business because there's no a standard measurement to evaluate on their expectation prior the online business and enable scholars to further support the e-service quality. Flavian and Guinalieu (2006) asserted that the levels of trust will be determined the intention of individual to return to a web site and stay loyal, however, the perceptions of security and privacy will also have affection. Furthermore, in the traditional areas of marketing, the customers' satisfaction will promised to lead their loyalty in choosing the originality of good or services and indirectly will do repurchase to some other good or service without influenced by the environment or marketing approaches, repetitive purchase of the same brand will happen (Oliver, 1999). Recently, researches carried out an indication that the customers' satisfaction with their online business has a positive effect on their loyalty.

Nevertheless, relatively to the different dimensions of direct effects focusing on customers' loyalty have been studied by few researchers especially in China. Due to, many researches have carried out and indicating the loyalty and satisfaction dis-symmetry between both in the traditional areas, thus, Paramaporn Thaichon et al. (2014) believe that to testify the different dimensions on customers' satisfaction and e-service quality on various effects as well as on their loyalty in China is worthwhile. Xiucheng and Jiangang (2006) has concluded that they do not believe that satisfaction means loyalty or leave. Therefore, this study believes that efforts should be made to further define the different dimensions on customers' loyalty by marketers' commitment on various effects in order to keep customers' loyalty. The customers will continually to use the service of provider when they have a trust and they will even recommend to the potential customers of that particular service (Deng et al., 2010).

In the context of Malaysia, the consumer behaviour has been changed the interest of growing based on the driver of online re-patronage intention (ORI) determination. There is a witness in this recent decades and according to Ling et al. (2011) finding in online shopping behaviour which the major directional has change from beginning by the younger generation especially. In addition of Malaysian behaviour and attitude, the target market makes the retailers reluctant to use online as a retailing channel because they still uncertain and unknown (Cheng and Ken, 2010). This is evident when a survey conducted by Malaysian Communications And Multimedia Commission (Skmm.gov.my, 2013) the online services or goods ordering by the internet users aimed to purchasing at 10.4 per cent and information finding of services or goods

is 2.0 per cent. Therefore, there is a big opportunities for business to expand their activities by use online as a channel to target their customers.

Marketers' Commitment

In order to ensure competitiveness, the service marketers need to require information on how consumers evaluate service encounters, and ultimately, what factors within the service environment influence consumers' levels of dis/satisfaction. It is quite reasonable to assume that consumers' dis/satisfaction with the service will influence their perceptions of service quality, and influence from whom they purchase service in the future. Therefore, the service marketers need to be concerned with the factors that influence these perceptions. Perhaps some of the difficulties experienced by marketers in their studies on the role expectations will play in consumers' perceptions of services as a basic conceptualization of these expectations. Zeithaml et al. (1993) recognized that the type and degree of consumers' expectations may well have differential effects upon perceptions of the service provided.

In addition, there is a decision of companies to standardize the strategy of marketing communication to a single marketing strategy for all operating countries or for each local market fitted with the unique dimensions on a strategy adapted when doing a plan for an international marketing communication strategy. According to Ali Dehghan et al., (2014) relationship marketing as "attracting, maintaining and in multi service organizations-enhancing customer relationships" (p. 25). In order to establish, develop and maintain relationships it is useful to consider relationship marketing, and establish marketing activities accordingly (Morgan and Hunt, 1994). This emphasis on relationship marketing has motivated a shift in marketing theory and practice. Based on research Cultural dimensions, there are observation on differences from cross-cultural in advertising and cultural dimensions mostly to be used in the frameworks. The services marketing literature has clearly recognized the three unique features of services by defining their nature such as intangibility, inseparability, and heterogeneity (Gronroos, 1984; Shostack, 1977; Zeithaml et al., 1985; and Bitner, 1990). Heterogeneity in particularly relates directly to potential unethical conduct on the part of the services marketers.

Thus, trust among each other is moderating by the ability participants in the virtual world of relationships. The trust have to be first establish in order to build the loyalty in the online environment and reinforced incremental subsequently in which Harridge-March and Quinton (2005) stated in order to overcome or avoid any reluctance of consumer. Ndubisi (2007) suggested that the mutual promises must be fulfilled in order to achieve successful relationships. The determination of relationships by commitment level is an important element in receiving a value from that particular relationship and higher commitment who is believed amongst consumers. In addition, the acceptance on technology was increased, much confidence, and very familiar on its growth when searches and purchasing making ease through the use of online and consumers became more sophisticated (Rowley, 2000).

The Relationship between Marketer's Commitment and Customers' Loyalty

Marketing is an information discipline in world business transactions. The basic goal of marketing is to determine consumers' needs, wants and/or desires through delivering the most efficient way in satisfying these needs and/or desires, and communicate to consumers the

availability of satisfactions. The successful marketers are the ability to inform and communicate to consumers on behalf of firm about the product or service which are necessary in satisfying the consumers' needs or wants. Since, there is no tangible proof of quality of services to convince the consumers (Shostack, 1977; and Murray, 1991), they must alert with the current informations and inform their prospect by providing information about the service to be received.

Thus, in order to achieve customers' loyalty the marketers have to play an important role to give a trust to their customers. Customers' trust in online shopping is the main issue for all businesses involved in online transactions, to get customers loyalty they have to ensure the customers doing repurchase. Alnasser, M. S. A. (2014) asserted the trust is one of the most important factor of existing barriers that affecting online process which was very slow for the electronic commerce adoption in some countries. Selnes, F. (1993) founds that satisfying customer needs has shown great improvement in the relationship between product performance and customer loyalty through satisfaction, however, to make customers loyal is only on the short-term rather than long-term loyalty (Dube and Mute, 1998). However, another effort tested cognitive perceptions of service quality, affective aspects of satisfaction, and conative loyalty responses (Martin Fraering and Michael S. Minor, 2013). As such, the first hypotheses for this study as shown in figure 1 is as follows:

Hypotheses 1: There is relationship between the Marketers' Commitment and Customers' Loyalty.

Hypotheses 2: To determine the relationship between Marketers' Commitment and Customers' Loyalty.

Islamic Practices

The Islamic state and Islamic law are the principles concept and social duties and social life are strongly emphasis by Islam accounts. The five pillars of Islam which are the duties of cardinal religious that prescribed very clear social implications. The Islamic law is known as shari'ah (the sourced by the Al-Quran) to all Muslims that prescribes code and governs the duties, behaviour and morals, individually and collectively for all aspects in life (Coulson, 1964; Terpstra and Sarathy, 1994; and Luqmani et al., 1987). Olayan and Karande (2000) in explaining the value that Muslims should hold the descriptions by shari'ah which include honesty, truth, social and the role of selling and buying, the role of men and women, and collective obligations and responsibilities. Wilson and Liu (2011) found that they are aversely risk to drives high-involvement and discerning behavioural traits.

Additionally, In line with that, religion is playing an important role to support the culture in influencing consumers' beliefs, motivations and perceived values about products or services. However, for some people, it is unclear whether modernity and advancement contradict or correspond to any form of traditionalism including religion (Mutahhari, 1991). However, Fam et al. (2004) reported that religion is a guideline for the societies and individual's life which will reflect the values and attitudes. As such, the values and attitudes will help to shape the behaviours and practices of members in organizational cultures, for example, to deliver the right information to customers. Due to that, there is a strong relationship between greater concern for moral standards and religious persons' (Wiebe and Fleck, 1980). Thus, this should be conservative (Barton and Vaughan, 1976) and must possess more traditional attitudes (Wilkes et al., 1986).

In Malaysia, Kalthom Abdullah and Mohd. Ismail Ahmad (2010) asserted the marketing and promotional strategies in Islamic guidelines generally are related to compliance of businesses which focusing on the concern of perceptions of Muslim consumers. In addition, Kalthom Abdullah and Mohd. Ismail Ahmad (2010) stated sincerity is a must in fulfilling consumers' need and having a sense of brotherhood to ensure consumers are safeguarded in dealing with business partners. Rice and Al-Mossawi (2002) used the value of diversity of the community, communicating, fairness in arbitration, honesty in speech, modesty, the role of women, the use of behavioral, and care for the environment through the dimension of Islam for the purpose of strategy activities in advertising. That is where, Muslim businesses are able to maintain a balance between the consumers in terms of providing safe and quality products towards ensuring the welfare of society and their responsibilities to the company's profits (Kalthom Abdullah and Mohd. Ismail Ahmad, 2010). Islamic ethical principles should be applied in the marketing activities because of the greater concern for moral standards and the six principles (Hanafy and Salam, 1988) which are truthfulness, trust, sincerity, brotherhood, science and technology and justice.

Thus, to deal with consumers and business partners a sense of brotherhood should be developed as well as the sincerity is a must in fulfilling the needs of consumer and to ensure the safety of consumer. The loyalty among consumers and to uphold the confidence are important elements to ensure the success of business. Finally, in the concept of justice to put pricing on products for all parties is also important to ensure all dealings are conducted with fairness. The existing or new products and/or services should be inform to present and potential customers by doing promotion in persuading customers on product trial or purchase so that they could change their behaviour, to remind customers on the product's benefits, brand, or company by developing favourable attitudes of the product (Kotler and Armstrong, 2004). Rice says Al-Mossawi (2002) was applied the value dimensions of Islamic such as communication with honesty, human race diversity appreciation, style of communication, fairness and justice, women role, behaviour of consumption, modesty, and for strategic advertising the environment should be in care. There are four cultural dimensions have been categorized in which relationships with people, orientation activities, orientation on human nature and orientation time. The Islamic teachings with guided on how to develop the advertising campaigns for marketing managers in their attempt thorough framework provided by the authors.

As conclusion, Moore et al. (1995) found the manner of people respond are wide variations to advertising appeals base on among message recipients from differences of individual as pointed out by the researchers on consumer behaviour. The religion is a significant institution which will affects people's behaviours, values, and attitudes (Derun et al., 2010) at both which the levels of societal and individual. According to Delener (1993), the sacred things are unified systems of practices and beliefs in religion as agreed by scholars and the degree of beliefs in the individual practises, ideal, and specific religious values to which religiosity is viewed. Weaver and Agle (2002) reporting that the both of attitudes and human behaviour are influenced by religiosity. The offering of role expectations by an internalization of religion through self-identity of religious which influenced the behaviour is what the argument (Weaver and Agle, 2002). In the context of the intellectual movements of the late eighteenth century, religion is everything about emotional and traditional, and therefore anti-rational (Wallace, 1995). The writings of Max Weber (1864-1920), as an example which describe the traditional customs and superstitions in primitive tribes as anti-rational. As such, the second hypotheses as shown in figure 1 is as follows:

Hypotheses 3: *There are Islamic Practices moderated the relationship between Marketer's Commitment and Customers' Loyalty.*

Hypotheses 4: *To determine if Islamic practices moderate the relationship between Marketers' Commitment and Customers' Loyalty.*

Methodology

This study will employ a descriptive correlational method in fulfilling the research objectives. The correlational research of this study is aimed to examine the existence of type and level of relationship between quantitative variables. According to Robson (1993), if there are highly correlated by more than two variables, the first variable scores could be utilized for the prediction of the second variable. This study is using a questionnaire by employing a survey method to obtain a good grasp of the customers' loyalty among the customers in the online business industry. To answer the research questions, this study will employ a cross-sectional approach where data were gathered once. Self-administered questionnaires can eliminate interviewer bias that is commonly found in a personal interview method said Jobber (1989).

According to Malaysian Communications and Multimedia Centre (MCMC) internet users survey (2016), the number of Internet users in 2015 was approximately 24.1 million (or 77.6% of all inhabitants in Malaysia). The popular age of users between 20 years to 49 years who are closely using their internet connection and swift IT. Although the share of online shoppers percentage shown were slightly one third of Internet users, those who used to shop online said that they had a delightful experience and would most probably do it again. In line with that, the survey recognised the distribution of Internet users population in Kuala Lumpur is 9% (approximately 2.4m) which is the second higher after Selangor compared to other states across the country. Therefore, the researcher is limiting the target sampling to the postgraduate students from public universities in Kuala Lumpur as respondents and unlimited backgrounds from all over Malaysia who must have purchase experience at least five times in shopping online and the study is open to both male and female.

Thus, its were Universiti Utara Malaysia, University of Malaya, Universiti Teknologi Malaysia, and National Defence University of Malaysia with the numbers of postgraduate students 421, 2420, 5105, 4597 respectively, and the overall total of postgraduate students in this cluster is 12543 students. In fact, the online shoppers constitute a specific group of consumers (Brown and Buys, 2005). Gay and Airasian (2003) said that a sample size of 400 should be adequate when the population size is about 5000 or more. Thus, a sample size of 400 respondents will be collected for the data.

Further, the administration of the sampling method, at first, the researcher prepared a list of universities in Kuala Lumpur. After that, the researcher chose public universities in Kuala Lumpur. There are two criteria will be used to choose the universities within the area. First, the universities must have postgraduate programs with numbers of students. Second, with reference to Nechyba (2003) to avoid the different in students' income the universities will be the public universities. Next, the researcher chose all the public universities that met the criteria from the list of universities in Kuala Lumpur. Its were Universiti Utara Malaysia, University Of Malaya, Universiti Teknologi Malaysia, and National Defence University of Malaysia. The reason for choosing Kuala Lumpur universities as a sample is because those universities in Kuala Lumpur vary in size and specialization and have many students from different part of Malaysia.

Finally, the researcher will chose randomly postgraduate students from a sample frame that listed all postgraduate students whose registered in any semester of the 2017 academic year in each university. The list of students and their contacts will be obtained with the assistance of the heads of the registration office or student affair department in each university with support by researcher's supervisor in each university in Finally, the researcher will chose randomly postgraduate students from a sample frame that listed all postgraduate students whose registered in any semester of the 2017 academic year in each university. The list of students and their contacts will be obtained with the assistance of the heads of the registration office or student affair department in each university with support by researcher's supervisor in each university. Students were randomly selected from different colleges and schools at chosen universities to increase the diversity of the survey respondents (Alnasser, M. S. A., 2014). Thus, for this study random sampling will be used to select the respondents.

Recommendation and Conclusion

This study is developed to enhance and provide relevant information about the marketers' practices for customers' loyalty on e-business transactions in Malaysia. The findings of this study may also provide significant contributions for future research in the fields of e-business transactions, especially in the field of marketing practices related growth. Furthermore, Malaysia's online business is an important tool for most businesses for strategic reasons and cost saving. Thus, it may also have significance to the body of knowledge by demonstrating how customers' loyalty can succeed in the e-businesses in Malaysia.

Customers' trust in online shopping are the main issue for all businesses involved in online transactions, to get their customers loyal they have to ensure the customers doing repurchase. Alnasser, M. S. A. (2014) asserted that trust is one of the most important factor from the existing barriers that affecting online process which was very slow for the electronic commerce adoption in some countries. Selnes, F. (1993) founds that satisfying customer needs has shown great improvement in the relationship between product performance and customer loyalty through satisfaction.

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