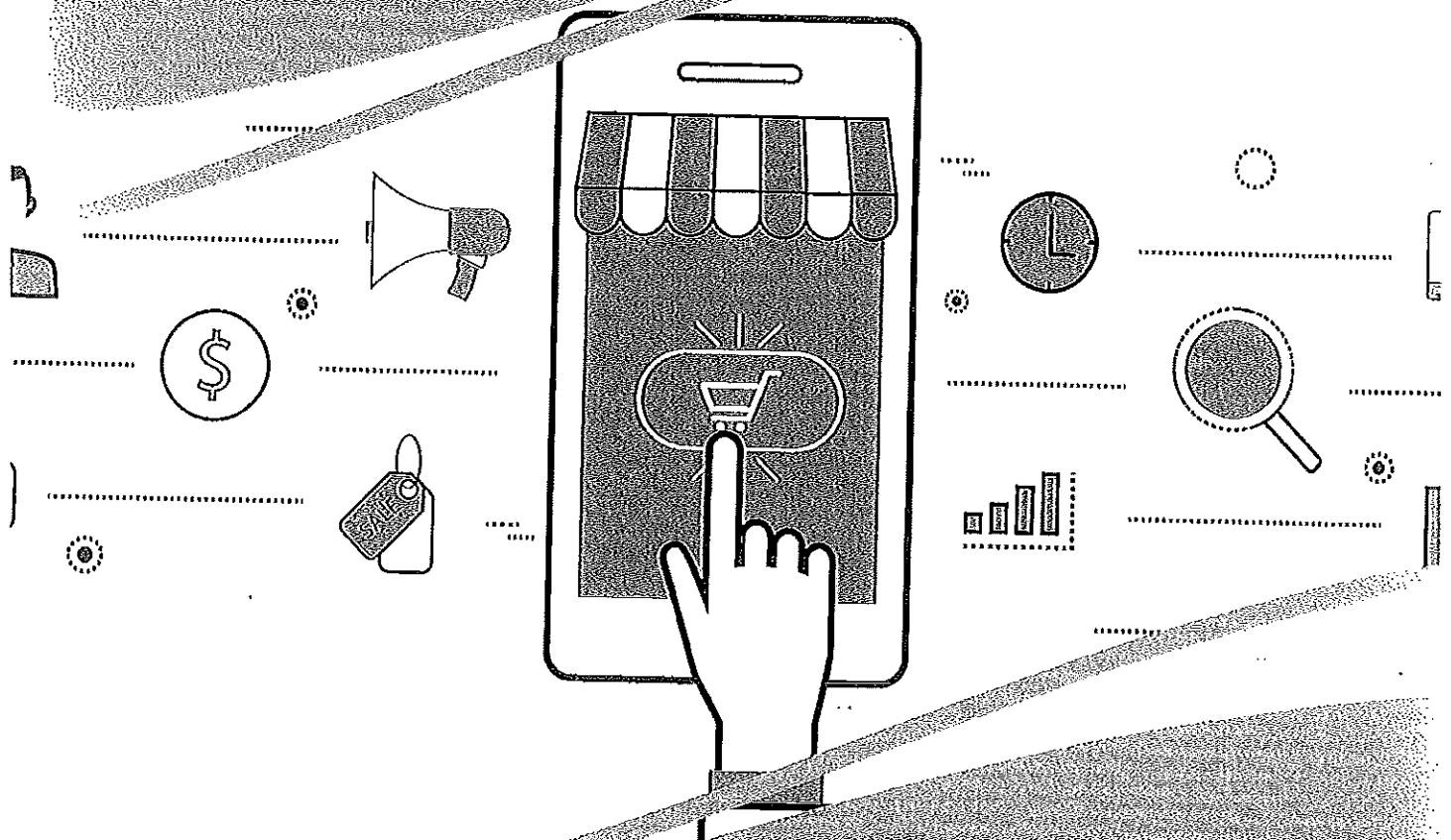


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E-Retailing Challenges and Opportunities in the Global Marketplace



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Chapter 10

Discernment of Youth towards E-Retailing in Asian and Gulf Marketing Territories

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ABSTRACT

Internet has created an opportunities for businesses especially retailers to stay connected with customers in the era of globalization. The customers can make purchases in a faster and convenient manner with the use of internet. E- Retailing is becoming very prominent and is being accepted by every age group across the world over the last few decades. Customers are embracing the shift from physical store to virtual store for purchase of products. E- Commerce has been grown very fast because of many advantages associated with buying on internet because of lower transaction and search cost as compared to other types of shopping. Through online shopping consumers can buy faster, more alternatives and can order product and services with comparative lowest price. (Cineyt and Gautam 2004). This research paper will focus on youth of different social, national cultural backgrounds and their perception and attitude towards e-retailing. This also attempts to find out the important factors that make them loyal towards a particular marketer, without personal interaction.

INTRODUCTION

Internet has created an opportunities for businesses especially retailers to stay connected with customers in the era of globalization. The customers can make purchases in a faster and convenient manner with the use of internet. The Internet is becoming an increasingly important channel for conducting business and attracting clients. The Internet enables businesses to reach new markets and new consumers.

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However, merely 'reaching' new consumers is not enough; it is also necessary to retain them and earn their loyalty (Eduard & Frederic, 2007).

E-Retailing is becoming very prominent and is being accepted by every age group across the world over the last few decades. Customers are embracing the shift from physical store to virtual store for purchase of products. The exponential increases in online shopping and the unprecedented rate of growth in the number of retailers selling online have created an extremely competitive marketplace where most e-retailers have yet to turn a profit (David M. & Richard T 2000).

The trend of e-commerce has been increased rapidly in the recent years with the development of internet and due to the easy accessibility of internet usage. Easy access to internet has driven consumers to shop online in fact according to the University of California, Los Angeles (UCLA) communication policy (2001), online shopping is third most popular activity on the internet after email using and web browsing.

E- Commerce has been grown very fast because of many advantages associated with buying on internet because of lower transaction and search cost as compared to other types of shopping. Through online shopping consumers can buy faster, more alternatives and can order product and services with comparative lowest price. (Cuneyt & Gautam 2004).

As e-commerce is growing rapidly, marketers and retailers are prudently analyzing the consumers' attitude and behavior towards the online shopping and are spending millions of dollars to assist all the demographics of online shoppers. Internet shopping accounts for less than 1% of all purchases in South-East Asia—a region twice as populous as America, where the proportion is nearly 10%. But surging smartphone use and a broadening middle class mean the market is set to multiply; perhaps fivefold by 2018, reckons Frost & Sullivan, a consulting firm.

The growth of internet has brought a rapid changes in the buying behavior of consumers. E-retailing has become an emerging preference of all consumers. Retailing with youth is also becoming exciting and challenging for marketers in the 21st Century. The younger generation of today have become more associated with technology. Their inclination towards technology have engaged them in online shopping. There are major changes in their buying behavior too. They are moving towards easy mode of buying through e retailing rather than physical retailing.

This research paper will focus on youth of different social, national cultural backgrounds and their perception and attitude towards e-retailing. This also attempts to find out the important factors that make them loyal towards a particular marketer, without personal interaction. This research study is focused on three countries i.e. India, Malaysia and Oman. The study adds value to the literature review of youth perception and attitude towards e-retailing and also e-satisfaction and e-trust.

The objectives of conducting this research are:

- To study the e-factors influencing perception and attitude of youth towards e-retailing;
- To understand the relationship between the e-factors and e-satisfaction of youth towards e-retailing;
- To understand the relationship between the e-factors and e-trust of youth towards e-retailing;
- To study the relationship between e-satisfaction, e-trust and e-loyalty of youth towards e-retailing.

REVIEW OF LITERATURE

E-Retailing in the 21st Century

Purchasing habits fluctuate over time with every generation, but because of increased access to new technology and uncertainty due to world events and insecure futures, the consumer trends of generations have changed. In order for businesses to appeal to these consumers, it is important to understand what these buying habits are, how they have changed, and what techniques can be utilized to expand sales among consumer segments.

Online shopping is a growing phenomenon worldwide and with increase in internet penetration India too is witnessing a surge in online shopping. Consumer buying behavior is a widely researched area but online buying behavior is a relatively new field of study. Marketers are trying to understand the online buying behavior of Indian consumers so that they can look out for new ways of identifying distinct profitable customer segments and targeting them better. Marketers need to know who are the online customers, what are they buying online and why, what prevents them from buying online, what other factors affect their online buying behavior, does social media have any influence on their buying behavior (Indrila & Rupa 2014).

There are various benefits to consumers while purchasing through online. The benefits include ability of a better price when compared to price range offered by merchants, access to a wider choice of merchandise, being open for 24*7 and the convenience of not having to drive to a physical store. But despite that the online shopping cannot replace the experience of shopping in a retail store or the entertainment value of going to a mall or market.

A customer who knows exactly what he or she wants can look it up online, read and compare the information, and purchase from the site that offers the best price or service. But a shopper, who is uncertain what to look for, or who just enjoys browsing through items on display, will prefer a retail store where the merchandise can be seen, handled and sampled. Many people who are currently familiar with computers and do feel comfortable using the Internet to shop and are likely to change their purchasing habits.

E-retailing is when a marketer selling goods and services through the use of internet. E-retailing is also called as e-tailing. E-retailing is promoted widely as a convenient avenue for shopping. Shopping online can economize on time and effort by making it easy to locate merchants, find items, and procure offerings (Sridar Balasubramanian. 1997). Consumers do not have to leave their home nor travel to find and obtain merchandise online. They can also browse for items by category or online store.

Success for retailers in the next few years is going to be defined by "Retail Agility", the ability to take advantage of the emergence of a plethora of new markets, channels, products and customer segments which shows no signs of abating. The rapid expansion of sales and marketing channels—more social commerce, gaming commerce, and mobile to name just a few—will continue. At the same time, customers will prefer to patronize retailers who provide an integrated but distinct experience across channels. (Akshay Borawake, Siddharth Asokan, & Sat Vijayaraghavan, n. d.).

The Internet-based retail channels generally offer the consumer a convenient way to explore a broader range of products and product attributes and to compare features and prices. Shopping online helps customers and ensures the health of a growing economy by ensuring that businesses can offer a wider variety of certain items, allow less likelihood of impulse buying, offer convenience for those who do not have time to drive to the mall or outlet stores, and offer product reviews (Smith and Rupp, 2003).

Understanding how the Internet is different has been widely researched in order to help establish how retailers can unlock its potential, either as an alternative or as a complementary retail channel (Rowley, 1996; Morganosky, 1997; Hart, Doherty & Ellis, 2000). Unfortunately, the Internet in its current technological form is a poor service delivery medium because it lacks the capacity for direct personal interaction enjoyed by the most non-internet-based services. Regardless of the Internet's growth and enormous use for marketing purposes, various researchers have reported poor perception of e-service (Kolesar & Galbraith, 2000; Darian & Wiman, 2001; Burke, 2002), and many blunders seem to occur because e-companies fail to deliver real added value services to the customers, and to meet their expectations (Zott, Amit & Donlevy 2000).

Today, we witness the fact that online shopping sites render us the opportunity of easy shopping without taking a lot of hassles. Evolved and effective, eCommerce solutions now drive success of an enterprise. (Kapil Gupta, 2014) The benefits of e-commerce/ e-retailing is:

- There is no time barrier for shopping online. As it is available 24x7, people can log in at any time to buy or sell their products.
- Provides instant information about the products or services.
- Online shopping solutions have facilitated the reduction of costs (both online and offline) for promotions and marketing.
- It is feasible in every manner and it reduces the labor cost and the delivery time.
- Customers are informed about new products through on time alerts.
- Ecommerce development saves the time of consumers as well as the sellers.
- Customer frustration can be avoided.

Techno-Savvy Consumer towards E-Retailing

Today's consumers are more techno savvy and they always use internet to purchase products and services. They expect their online journey of buying behavior to be smooth. The retailers should also give the consumers unlimited experience. This becomes a challenging factor for the retailers. They are spending a lot on research to understand the mindset of the consumers towards e-retailing across the world. E-retailing is becoming an essential element in retailing and is slowly replacing physical retailing.

The articles by Katharine King (2006) shares research into 18-24-year-old 'urbanites', described by media magnate Rupert Murdoch as 'digital natives' because they have grown up in the era and know nothing else. Forty eight per cent of this group agree with the statement 'When I need information the first place I look in on the internet' and 99% of them own a mobile phone. They consider themselves to be under time pressure and 40% agree there are too many brands, making choice more complicated. The research also identified 10 expectations embedded in young people's lives. Among these are an interesting life full of meaningful experiences; success in multiple areas, not just career; and to be at the hub of a large friendship network.

Youth Sophistication

Youth at present are getting more inclined to technology and due to this their attitude towards buying behavior is also changing. They are 24/7 attached with internet and are more sophisticated to technology.

They find this tool to be more effective and faster. Youth affiliation towards technology is considered as a lifestyle change and almost all marketers are considering this to be an opportunity towards business prosperity.

Youth in many countries are using the Internet for shopping because they are triggered by diverse attitudes and motivations. Young consumers are seeking value, temporal or short benefits, flexibility, and possibility of exploring products in online environments. Youth always search for convenience in online transactions as it gives them flexibility to browse websites at leisure time. According to a research done in Taiwan it was found that website design, website reliability, website security, and website customer service are the four dominant characteristic factors that influence consumer perceptions of online purchasing. Besides, the four types of online buyers (trial, occasional, frequent and regular online buyers) have different perceptions of these website characteristics. (Indrila & Rupa 2014).

Overview of E-Retail Market in India, Malaysia, and Oman

India's retail market value was estimated at \$520 billion in 2013, and is expected to grow to \$950 billion by 2018. With a CAGR currently pegged at 13%, the Indian e-commerce market is expected to grow the fastest within the Asia-Pacific Region – with its market size doubling every 2-2.5 years. This certainly gives us reason for deep introspection. While the global growth rate of online shoppers is estimated at 8-10%, India currently has more than 10 million online shoppers. Though 70% of India's e-commerce market is related to travel (flights, hotel bookings, etc.), electronics and apparels are by far the most important categories in terms of sales. The key driver Indian e-commerce is the rapid increase of broadband internet penetration, which is growing at a whopping 20% every year. The rising standards of the mushrooming middle-class with high disposable incomes, coupled with the urban influence on rural aspirations, have led to an exponential growth of the internet culture in India (Ajay 2015). The way the business is moving and the increasing thrust on e-commerce is re-proving the country's consumption story. E-commerce or e-tailing is the recent paradigm that retailers have had to also confront and already 75 per cent of retailers have adopted e-commerce in some form and globally, retailing has already graduated to a multi-channel, omni-channel retail industry. "E-commerce has emerged out of nowhere and forced retailers to adapt (Ramnath Subbu 2015).

Cloud security company Trend Micro says Malaysians are embracing the web for shopping in increasing numbers. It released a survey revealing that eight of 10 Malaysian Internet users are shopping online. Researcher Nielsen has predicted that Malaysia's online shopping market will hit 5 billion ringgit (\$1.5 billion) by 2015. "The rapid growth of online shopping worldwide together with the immense increase of money changing hands in the cyberspace, especially after the reduction of the Online Interbank GIRO (IBG) to 10 sen, will attract more cyber criminals to target online shoppers," said Trend Micro SEA region MD Goh Chee Hoh (Inside Retail Asia 2015). Internet retailing recorded strong current value growth in 2014 due to its convenience. Other than its 24/7 availability, it also offers a huge product portfolio with regular price promotions, fueled by competition among the top players. Thus, consumers are able to shop at anytime and anywhere whenever the mood takes them (Euromonitor, 2015).

Consumers in the Sultanate of Oman are now gradually exploring online shopping options, according to the 2014 Online Shopping Behaviour Study conducted by MasterCard. Nearly 20 per cent of those surveyed indicated they access the internet for online shopping, of which 80 per cent said they were highly satisfied with their online shopping experience (Mastercard survey, 2014). A new Arab Advisors Group survey of Oman's Internet users revealed that around 19.4% of the adult Internet users in the country buy

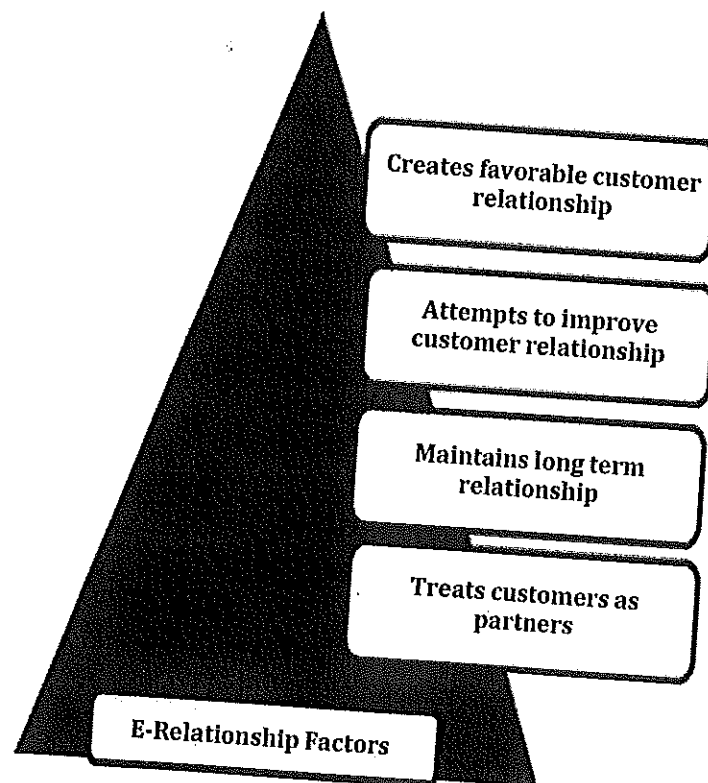
products, pay for services or pay bills online through e-commerce. A new major survey of the Internet users in Oman was conducted by the Arab Advisors Group between January 2014 and April 2014. The survey revealed that around 19.4% of adult Internet users in Oman buy products and pay for services and bills online. The Arab Advisors Group conservatively estimates the number of these e-commerce users to be around 180 thousand users.

E-FACTORS AND CONCEPTUAL RESEARCH FRAMEWORK

E-Relationship

Customer e-relationship is always a matter of concern for the retailer. Maintaining an online relationship is called as e-relationship. A marketer while providing e-retailing need to have a favorable e-relationship with the customer. If the consumers are not happy with the service provided they need to improve the e-relationship to retain the customer. The marketer should also attempt to retain a long term relationship. There are few factors which is considered while understanding customer e-relationship. The main factors are like creating a favorable customer relationship, attempts to improve customer relationship, maintain long-term relationship and treating customers as partners (see figure 1).

Figure 1. E-Relationship factors



The retailer should always connect with the customer to develop a continuous loyalty. Therefore relationship marketing plays an important role. Relationship marketing theory suggests that it is more valuable for a retailer to invest effort in developing and maintaining close and long-lasting relationships with customers rather than attracting short-term, discrete transactions. Customers in such relationships are found to purchase more, to be willing to pay more for goods and/or services, to exhibit a high tendency to trust, to become emotionally attached to that firm, and to refer customers to the firm (Kumar V., Bohling, & Ladda, 2003; Reichheld & Scheffer, 2000).

Kolesar and Galbraith (2000) suggest that establishing a relationship with customers is harder to achieve in an e-retail transaction because alienation makes it harder to create the kind of bond that is often enjoyed between other service providers and their customers. They argue that because the Internet as a medium is less personal than other retail channels, surrogates for direct personal interaction must be provided in an e-retail transaction. Kolesar and Galbraith (2000) further argue that establishing e-retail relationships desired by customers may become easier as consumer values regarding Internet relationships evolve. Interestingly, they conjecture that these values might first emerge among the technologically progressive youth, which helps justify our choice of student samples.

E-Perceived Value

E-Perceived value means the worth that a product or service has in the mind of the consumer. Customer e-perceived value is an important concept in Marketing. The consumer's e-perceived value of a good or service affects the price that he or she is willing to pay for it. It is the inner feeling of the individual. It's a sense of how customers think and feel. Under e-perceived value we always consider value of money and value of time. Both becomes an important element while evaluating the e-perceived value. By understanding the e-perceived value, the attributes of consumers can be decided and this will benefit the marketers on a larger scale.

E-Efficiency

E-efficiency is the ability of the e-retailers to do something with quality. It's the relationship between the retailer's and customers' expectations towards product delivery. Under e-efficiency factors like product delivery, customer handling and customer retention is considered. Every consumers consider these factors to be the most important ones and avoid ineffective behaviors.

E-Fulfillment

E-fulfillment is a level of customer satisfaction. Every customer is highly satisfied when the marketer provided him product or service of his expectations. E-fulfillment is achieved when the e-retailers provide a speedy customer delivery along with a complete flexibility. This will lead to best customer experience.

E-Privacy

E-privacy is of high priority to every online customers. Honesty followed by the retailers is an important element under e-privacy. Every retailer should also have a centric privacy policy to protect the customers. The retailers should also have a proper technology to implement the e-privacy.

Privacy is one of the key determinants of trust and of success. Internet user privacy is an growing concern. Every consumer desire a greater control over the transmission and use of their personal data. Consumers who do business with companies online are vulnerable in three general ways: (1) the data on their computer may be compromised, (2) the data transfer to an online business may be compromised, and (3) the data stored by the business may be compromised. When consumers are connected to the Internet, information on their personal computers is increasingly vulnerable to intrusions and theft. If a firewall is not installed, it is possible for thieves to hack into consumers' hard drives. The installation of spyware distributed as viruses attached to e-mail makes it possible for third parties to view the content of a consumer's hard drive and track movement through the Internet. Consumers' information is also at risk when they visit Web sites and/or complete transactions online. When consumers provide credit card and personal information to Web sites, this information can be intercepted if the transfer is not encrypted using SSL (secure socket layer) protocols. Privacy can also be compromised with cookies that allow others to track clickstream history. Another threat to consumer privacy occurs after a company obtains consumer data. In some cases, companies have not kept their promises not to share the data with third parties. However, more serious threats for identity theft include employees stealing data that is electronically stored, or thieves directly hacking into company databases and stealing personal or financial data, such as consumer credit card or Social Security information (George, Andrew & Shalini, 2004).

E-Information

E-information is internet based information. Every retailer should provide in depth information about the product or the services to the customers. E-information includes complete information about product availability, the confidentiality level of buying the product and product recommendations.

Consumers shopping on-line are overwhelmed by the amount of the digital information provided to them. They tend to prioritize the delivered content for processing. In this regard, on-line customer reviews have become an indispensable part of product research during on-line shopping (Grau, 2008). Since on-line consumer reviews are perceived as sincere sources of information, they are favoured among other sources. The credibility of attributed to on-line consumer reviews is extremely high. These reviews ease identification by providing a peer review especially for utilitarian consumers. When consumers are provided with a trustworthy peer recommender's review, they do not only use the information provided to evaluate alternatives but also for decreasing their degree of search effort for the entire decision making process (Smith, Menon & Sivakumar, 2005). In this regard, peer or editorial recommendations are reported as more trustworthy than sponsored ads. In more detail, provision of user-oriented product information is coupled by recommendations of previous consumers. As an informant, on-line consumer reviews give user-oriented product information, while as a recommender, they provide positive, negative or neutral signal of product popularity (Park, Lee & Han 2007) as well as the performance evaluation of the e-tailer in keeping his/her promises. Sellers also provide product related information and also provide on-line consumer reviews information to the buyers.

E-Trust

Trust is defined as one's willingness to rely on a trading partner with confidence (Moorman, Deshpande, & Zaltman, 1993), Liu, F., Dixon, M. & Murphy, J. (2002) Trust improves commitment and customer satisfaction (Bauer et al., 2002), therefore trust building is not only crucial for traditional businesses but

for on-line businesses as well (Handy, 1995). High levels of trust have been reported to increase both purchase intention and customer loyalty (Chen and Barnes, 2007). E-tailers aim to build brand loyalty and trust by the provision of a proxy for reviews of previous customers through the use of e-commerce-based word-of-mouth (eWOM) systems (James, 2008, McWilliams, 2000). Consumers shopping on-line have been reported to lack trust in the legitimacy of on-line stores (Novak et al., 1999).

Lee and Turban (2001) define consumer trust in Internet shopping as "the willingness of a consumer to be vulnerable to the actions of an Internet merchant in an Internet transaction, based on the expectation that the Internet merchant will behave in certain agreeable ways, irrespective of the ability of the consumers to monitor or control that Internet merchant" (p. 79).

There are two common themes emerge from the literature about trust: first of all it represents a willingness to accept vulnerability, a belief about the behavioral intentions of others and positive expectations about the outcomes of another party's behavior; and secondly, trust is generally agreed to be a dynamic process, which can be slow to build yet can quickly be destroyed (Yoon, 2002). While trust is effective in developing a better understanding of exchange behavior, the dual nature of this construct makes it problematic, for trust comprises both a global (attitudinal/affective) component and a situational one (Butler, 1991 cited in O'Malley, 2003). For the purposes of the present study, a definition of trust which specifically relates to e-retailing is sought.

Within the retailing literature, it is commonly agreed that there are two key conditions necessary for trust to develop: risk and interdependence of the consumer and the retailer (Chen and Dhillon, 2003; Rousseau et al., 1998). This notion of vulnerability, uncertainty and dependence is elaborated on by Jarvenpaa, Tractinsky and Vitale (2000) who link it to a consumer's lack of control over the purchasing situation, and suggest trust to be a governance mechanism in the retailer-consumer exchange relationship. As far as e-retailing is concerned, several researchers have posited that trust is an important element of intentions to adopt business- to-consumer e-commerce (Grabner-Kraeuter, 2002; Pavlou, 2002; Vinton, 2001).

During on-line shopping, although decision maker may find more information and a wider variety of alternatives, credibility of information source and trustworthiness of retailer often present important bottlenecks (Kim & Benbasat, 2003).

E-Satisfaction

Customers level of satisfaction while purchasing products online is termed as e-satisfaction. E-satisfaction has an impact towards e-loyalty. E-satisfaction can be build up on high level of satisfaction or low level of satisfaction. Understanding the level of e-satisfaction of customers has become an essential element under consumer behavior.

E-Satisfaction is received by a retailer, when e-relationship, e-perceived value and e-efficiency is fulfilled effectively. Once e-satisfaction is achieved, the retailer can fulfill e-loyalty or in other words e-satisfaction leads to e-loyalty. A number of studies have proposed the link between e-satisfaction and e-loyalty (e.g. R. Anderson & Srinivasan, 2003; Shankar, Smith, & Ragaswamy, 2003).

E-Loyalty

A major challenge facing Internet retailers is in the area of customer loyalty or e-loyalty which, following R. Anderson and Srinivasan (2003), is defined as 'the customer's favorable attitude toward an electronic

business, resulting in repeat purchasing behavior' (p. 125). A number of research authors have argued that understanding how to develop loyalty is fundamentally important to all online retailers Goode & Harris (2007), Reichheld (2001), Reichheld & Scheffer (2000), Zeithaml, Parasuraman, & Malhotra (2002). Likewise, Harris and Goode (2004) argue that loyalty development for online retailers is 'both more difficult and more important than in offline retailing' (p. 139). The high importance placed on online loyalty is because of the competitive nature of the online market and the ever-increasing number of online retailers. The Internet also makes it relatively easy and less costly for consumers to search for alternative suppliers and to comparison-shop, as well as giving them the ability to switch suppliers at the click of a button. This makes it even more important to build and maintain customer loyalty online (Rafiq, Fulford, & Xiaoming Lu 2013).

Harris and Goode (2004) argue that loyalty development for online retailers is 'both more difficult and more important than in offline retailing' (p. 139). The high importance placed on online loyalty is because of the competitive nature of the online market and the ever-increasing number of online retailers.

Loyalty is widely regarded in the literature as an important contributory factor to a firm's profitability. For instance, Reichheld and Scheffer (2000) suggest that an increase of only 5% in customer retention rates can increase profits by 25% to 95%. Customer loyalty positively influences profitability both by helping to reduce marketing costs (particularly the cost of acquiring new customers) and by increasing sales per customer.

CONCEPTUAL RESEARCH FRAMEWORK

Based on the e-factors a conceptual research framework is developed. This study tests the conceptual model depicting the e- factors of perception and attitude of youth towards e-satisfaction and e-trust. The model also analyses the relationship between e-satisfaction and e-loyalty and also the relationship between e-trust and e-loyalty. The overall research framework is shown in Figure 2.

Hypotheses

Based on the research framework two (2) hypothesis is developed. The following is a list of the hypotheses that are presented in the theoretical model that was empirically tested in this study.

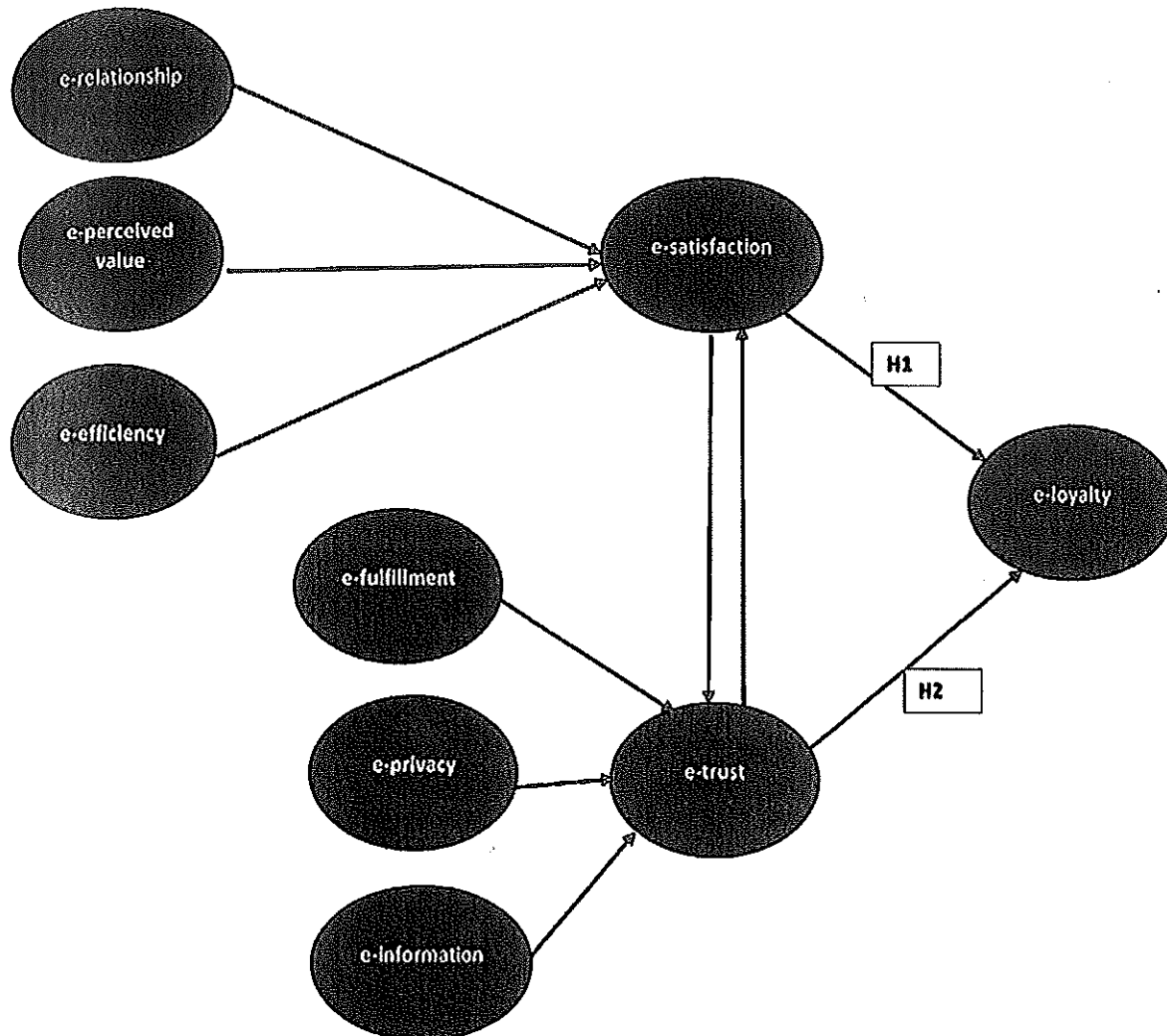
- Hypothesis 1:** e-loyalty of youth in general is a positive function of e-satisfaction.
Hypothesis 2: e-loyalty of youth in general is a positive function of e-trust.

RESEARCH DESIGN

Survey Instrument

The survey instrument includes a question asking respondents to assess the perception of e-retailing. The survey instrument consisted utilize a 5-point Likert type scale. Included: strongly disagree to strongly agree.

Figure 2. Research framework: E-Loyalty



Data Collection

A self-administered survey questionnaire were used to collect data. The questionnaire were stamped with sequential numbers and were randomly distributed to youth in Malaysia, India and Oman.

Sample

One way to determine sample size is to use already published tables that set out the sample size of a particular set of criteria. The first table considered for this study is the Krejcie and Morgan (1970) table for determining sample size for a Finite Population. According to Krejcie and Morgan (1970) a sample of 384 is an appropriate size to be considered as representative statistical sample in empirical research for a population of above 75,000 or 1,000,000.

Likewise, Yamane (1967) cited in Israel (2013) proposed a simplified formula which calculated sample size using a set criteria of 75% precision level with 95% confidence level and $P=0.5$. Based on this criteria also for a population of above 100,000 a sample size of 400 is appropriate.

The sample for study will include youth in selected regions of Malaysia, India and Oman who are at least 19 years of age. The age group of youth is taken under two age brackets i.e. 19-24 years and 25-30 years. The targeted usable sample size for this study was set around 408 respondents.

Research Approach

Inductive and deductive are two approaches which are often associated with research methods. Inductive approach is described as theory-building process which starts with the observation of specific phenomena and generalizing of the phenomenon of the study (Wilson, 2010). In other words, by undertaking inductive approach researchers seek to make observations of the study and then may be to contribute it to development of a new theory. Conversely, deductive approach applies a well-known theory to develop hypotheses and then design strategy to measures those hypothesis (Collins, 2010; Wilson, 2010).

The present study is based on deductive approach which is often associated with quantitative research. Deductive approach allows the researcher to use theoretical application analyse the research findings or to make observations (Collins, 2010; Wilson, 2010). Furthermore, with deductive approach it will enable to test the propositions made by the hypotheses and relationship between the key concepts.

SOLUTION AND RECOMMENDATIONS

Discussion Solution

Multivariate analysis is conducted for data analysis and to identify the relationship amongst different variables and how it influences Satisfaction and trust of the youth customers. E-Loyalty is the end result of e-satisfaction and e-trusts when customers are buying products through e-retailing (see table 2).

Demographic Profile of Respondents

This study covered the demographic profile of the 408 respondents. Gender and age of the responses were collected from the sample comprised of 408 respondents. The respondents were aged between 19 and 30 years. 59% of the respondents were male and 41% female.

Table 1. Statistics

		Gender	Age Group	Race	Occupation:	Monthly Income
N	Valid	408	408	408	408	408
	Missing	0	0	0	0	0

Table 2. Demographic profile of respondents

Category	Frequencies	Percentages
Gender (N=408)		
Male	240	59.0
Female	168	41.0
Age (N=408)		
19-24	188	46.0
25-30	220	54.0

Analysis of E-Satisfaction Constructs

Before testing the overall confirmatory measurement model, the measurement of each sub-dimension of the e-satisfaction and other constructs should be assessed individually. The confirmatory measurement model to be tested that the e-satisfaction is a three-factor structure composed of (1) e-relationship, (2) e-perceived value, and (3) e-efficiency. Further dissection of the model indicates that these three factors are correlated and that there are 9 observed variables. Four observed variables loaded onto e-relationship, two observed variables loaded onto e-perceived value and three observed variables loaded onto e-efficiency. In addition, errors of measurement associated with each observed variable were uncorrelated. The overall measurement fit of the e-satisfaction construct was tested by a confirmatory factor analysis. The items and the result of the confirmatory factor analysis of sub-dimension of the e-satisfaction are presented in Table 1. Table 3 presents the completely standardized coefficients (i.e., both the latent and observed variables are standardize), the indicator reliabilities and the error variances for each indicator. The composite indicator reliabilities and variance extracted estimates were calculated using the formula recommended by Fornell and Larcker (2010). As presented in table 3, all of the composite reliabilities were above .7 and all variance extracted estimates were above .5.

Analysis of E-Trust Constructs

The confirmatory factor analysis was performed by specifying the posited relationships of the observed variables to the underlying three dimensions of e-trust, with the dimensions allowed to inter-correlate freely. The covariance matrix was used as the input data for the confirmatory factor analysis; the confirmatory measurement model to be tested that e-trust is a three-factor structure composed of (1) e-fulfillment (3 indicators) (2) e-privacy (3 indicators) (3) e-information (4 indicators). Further dissection of the model indicates that these three factors are correlated and there were 10 observed variables. After assessing the unidimensionality of each sub-dimension individually, the overall measurement fit of the e-trust construct was tested by a confirmatory factor analysis. The items and the result of the confirmatory factor analysis of sub-dimension of the e-trust are presented in Table 4. As presented in Table 4, all of the composite reliabilities were above .7 and all variance-extracted estimates were above .5.

After measuring the adequacy of the individual items, the composite reliability score and variance extracted estimate for each latent factor was assessed. The composite reliability score and variance extracted estimate for each latent variable (construct) were generated from completely standardized

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Table 3. Composite Reliability and validity of the e-satisfaction variables (n=408)

Constructs and Indicators	Standardized Loading	Reliability	Error Variance
E-Relationship		.89*	.73**
Creates favorable customer relationship.	.84	.69	.33
Attempts to improve customer relationship.	.79	.65	.28
Maintains long term relationship.	.88	.78	.24
Treats customers as partners.	.85	.71	.28
E-Perceived Value		.83*	.61**
Perceived value of money.	.79	.61	.42
Perceived Value of time.	.74	.58	.44
E-Efficiency		.85*	.65**
Product Delivery.	.75	.56	.47
Complaint Handling.	.91	.83	.17
Customer Retention.	.76	.58	.41
* Composite reliability			
** Variance extracted estimate			

Table 4. Composite reliability and validity of the e-trust variables (n=408)

Constructs and Indicators	Standardized Loading	Reliability	Error Variance
E-Fulfillment		.89*	.63**
Speedy customer delivery.	.67	.45	.55
Flexibility.	.91	.82	.18
Best Customer Experience.	.82	.68	.32
E-Privacy		.79*	.56**
Maintain honesty with buyers.	.67	.45	.55
Follows customer centric privacy policy.	.78	.61	.39
Privacy enhance technology.	.79	.62	.38
E-Information		.88*	.64**
Complete information about product availability.	.78	.61	.39
Based on the information, I feel confident to buy.	.91	.83	.17
Based on the information, I can recommend the products.	.8	.65	.35
I feel the websites are overloaded with information.	.7	.48	.52
* Composite reliability			
** Variance extracted estimate			

LISREL estimates and calculated by the formula provided by Fornell and Larcker (2010). As shown in Table 5, most of the composite reliabilities were above .7. Most of the variance extracted estimates were also above .50. However, the composite reliability scores that are between .60 and .70 represent the lower limit of acceptability (Hair, Anderson, Tatham & Black, 2008). Therefore, these values were accepted as marginally reliable measurement scales.

Test of Hypothesis 1

Hypothesis 1: E-loyalty of youth in general is a positive function of e-satisfaction.

Hypothesis 1 formulated from the theoretical framework stated that the more e-satisfaction leads to higher positive influence on e-loyalty. In table 6, It can be noted that the Pearson correlation generate a value of 0.336 at $p < 0.001$. Therefore, it can be deduced that there is a positive correlation between e-satisfaction and e-loyalty, hence confirming hypothesis 1 that e-loyalty of youth in general is a positive function of e-satisfaction.

Table 5. Composite reliability and validity of overall measurement model

Constructs and Indicators	Standardized Loading	Reliability	Variance Extracted Estimate
<i>e-satisfaction</i>		.85*	.66**
X1	0.81	0.66	0.34
X2	0.8	0.65	0.35
X3	0.83	0.68	0.32
<i>e-trust</i>		.79*	.56**
X4	0.71	0.5	0.5
X5	0.77	0.6	0.4
X6	0.76	0.58	0.42
Note: * Composite reliability, ** Variance extracted estimate, X1-e-relationship, X2-e-perceived value, X3-e-efficiency, X4-fulfillment, X5-e-privacy, X6-e-information.			

Table 6. E-satisfaction and e-loyalty correlations

		E-Loyalty	E-Satisfaction
E-Loyalty	Pearson Correlation	1	.336**
	Sig. (2-tailed)		.000
	N	408	408
E-Satisfaction	Pearson Correlation	.336**	1
	Sig. (2-tailed)	.001	
	N	408	408
**, Correlation is significant at the 0.01 level (2-tailed).			

Hypothesis 2: E-loyalty of youth in general is a positive function of e-trust.

Hypothesis 2 formulated from the theoretical framework stated that the more-trust leads to higher positive influence quality of e-loyalty. In table 7, It can be noted that the Pearson correlation generate a value of 0.768 at $p < 0.001$. Therefore, it can be deduced that there is a positive correlation between e-trust and e-loyalty, hence confirming hypothesis 1 that e-loyalty of youth in general is a positive function of e-trust (see tables 8-11).

Table 7. E-trust and e-loyalty correlations

E-Loyalty	Pearson Correlation	E-Loyalty	E-Trust
	Sig. (2-tailed)	1	.768**
	N		.000
E-Trust	Pearson Correlation	408	408
	Sig. (2-tailed)	.768**	1
	N	.000	
**. Correlation is significant at the 0.01 level (2-tailed).		408	408

Table 8. Variables entered/removed^a

Model	Variables Entered	Variables Removed	Method
1	e-satisfaction, e-trust ^b		Enter

a. Dependent Variable: e-loyalty

b. All, requested variables entered.

Table 9. Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.799 ^a	.770	.585	0.409

a. Predictors: (Constant), e-satisfaction, e-trust

Table 10. ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.120	3	5.040	7.870	.000 ^b
	Residual	29.460	46	.638		
	Total	44.580	49			

a. Dependent Variable: e-loyalty

b. Predictors: (Constant), e-satisfaction, e-trust

Table 11. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.264	0.320		3.643	.000
	e-satisfaction	.592	.135	.265	4.385	.020
	e-trust	.672	.185	.153	3.632	.010

a. Dependent Variable: e-loyalty

Hierarchical Multiple Regression (HMR) Analysis

This multiple regression analysis has been carried out to measure whether there is any association between dependent variable e-loyalty and independent variable namely e-satisfaction and e-trust. The overall predictability of the model is shown above. F test of 7.870 (sig. = 0.000) shows that the overall regression is significant. The R square of 0.799 shows that 79.9% of the variation e-loyalty is explained by the regression. The regression has a strong fit.

Table 11 shows the relationship between dependent variable and each independent variable. The two variables e-satisfaction and e-trust are significantly correlated with e-loyalty. Here, t value of "e-satisfaction" = 4.385 (Sig. = 0.020), e-satisfaction has a positive significant influence on e-loyalty at 5% level. T value of "e-trust" = 3.632 (Sig. = 0.010), e-trust has a positive significant influence on e-loyalty at 5% level.

The past few decades, tourism has come to be viewed as the key to economic development. Malacca Government take the challenge to develop the community become the tourism innovation (Othman, A., 2013). After doing survey and analysis with SPSS, the results has summarizes are as above. The level of awareness of the residency of the community along Malacca find with the frequency, HMR and SEM. From the analysis we found the positive results with the different groups. This chapter presents the summary, discussion of the findings of the study. In the first section of the chapter, a summary and discussion of the hypotheses testing are presented. Finally, the chapter concludes with suggestions and recommendations.

DISCUSSION OF THE RESULTS AND IMPLICATION

In the 21st Century, every retailers biggest problem is to make young online buyers to get always connect with the retailers. During online shopping satisfaction and trust becomes an important factor to increase loyalty. This study developed "e-loyalty model" that investigated how e-satisfaction and e-trust has an impact on e-loyalty. The satisfaction level of youth towards e-retailing is analyzed in detail. The study specially focused on e-retailing behavior of youth across India, Malaysia and Oman.

The sample for this study was proportionally stratified on the basis of the number of populations in the pre-selected regions in relation to acceptance of technology while buying products that covered counties and cities in the state. The study addressed the effects of e-retailing on the youth. Respondents were asked to complete a survey based on their perception towards e-retailing and their satisfaction was observed.

The result was a final usable sample size of 408 youth from three different countries. Under this research study, two main components e-satisfaction and e-trust is focused to understand e-loyalty.

The result from this research study clearly demonstrate that e-satisfaction and e-trust has a substantial impact on e-loyalty. The retailers in particular should strongly consider all the factors to maintain a positive relationship with youth. This suggest that e-retailers need to focus of all the e-factors as all the factors have a high impact factor in order to have effective commitment towards brand loyalty.

E-trust is also important and cannot be neglected by the retailers. Youth mainly builds trust towards e-retailers based on e-fulfillment, e-privacy and e-information. Considering these e-factors a new dimension of e-trust can be formed.

This research study indicates the youth attitude and shows that they mainly consider satisfaction and trust while purchasing goods online. Therefore, the retailers should essentially build in strong long-lasting with young customers. Amazingly there is a link between the two e-factors to reach e-loyalty. Analyzing the link between these two main factors (e-satisfaction and e-trust) every retailer should logically increase the customer satisfaction and trust whereby the youth will start believing the company and will continue to connect with them for a longer time. In other words greater the e-satisfaction and e-trust greater will be e-loyalty.

Moreover, the results of the study also found that e-retailing has created a greater impact on the youth and their buying behavior. The overall findings of this study indicate that there is a positive impact of e-trust and e-loyalty.

This research study has managerial implications for designing e-retailing strategies and thereby e-retailers can potentially increase their customer loyalty. Every online retailers can evaluate their own web site based on the consumer expectations.

CONCLUSION

Today, the demographics in favor of youth are enormous. While we can quibble about the size or the purchasing power of the youth, the size is still extremely interesting to a host of marketers both global and local. Yet, many marketers have bitten the dust in their quest to crack the youth market. Perhaps some of them are ahead of their time. As mentioned in the research, the shopaholic youth has a preference towards e-retailing. They slowly are shifting towards e-retailing due to time constrain and their preferences are getting closer towards e-retailing. This is because of the comfort provided to them by the e-retailers. Across the world, the youth started to use internet purchases. There is a close relationship with e-satisfaction and e-trust. These two variables lead to e-loyalty. E-satisfaction and e-trust can lead to e-loyalty. If e-retailing companies can understand the needs of their customers specially the youth, they can present products and services to strengthen their competitive advantage.

FUTURE RESEARCH

Retailers are showing a great interest towards younger generation as there is a wide scope of trade in this demographic group. Both academicians and industrialists are conducting different researches to understand their e-behavior and pattern of e-purchasing behavior of youth. This study though, claims to be in-depth analysis of youth behavior, offers a fertile area for further research. Some of them are as follows:

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- A research can be made to understand the pattern of e-retailing buying behavior of youth across the world.
- An in-depth study can be conducted to understand the youth purchasing behavior towards physical retailing and e-retailing.

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