

-RESEARCH ARTICLE-

THE ROLE OF SERVICE QUALITY AND ONLINE TRUST IN MAINTAINING CLIENTS FOR MALAYSIAN ONLINE ENTERPRISES

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Email: jacqueline@msu.edu.my<https://orcid.org/0000-0003-0996-2425>**—Abstract—**

Customer retention is critical for firms to optimise their profits. As a result, this study was created to examine the relationship between website design, privacy, online trust, customer satisfaction, and retention. The study employed a cross-sectional research design. The research was conducted quantitatively. The data was acquired from Islamic Banks' customers in Kuala Lumpur. The data were acquired using questionnaires adapted from previous studies. The questionnaire was constructed using a Likert scale and distributed randomly. The questionnaire was issued to 490 Islamic e-banking customers in Malaysia. The study received 64.48 percent of responses. Smart PLS 3 was used to evaluate the data. The study's findings indicated that website design, privacy, online trust, and e-satisfaction all affected client retention. Additionally, this study revealed statistical evidence supporting the mediation function of e-satisfaction. The study's conclusions can assist Islamic bankers in developing Islamic banking policies.

Keywords: Website design, privacy, Customer Retention, Satisfaction, Malaysia

1. INTRODUCTION

This is the digital age, and electronic commerce (e-commerce) is critical to achieving a competitive advantage. E-commerce is a term that refers to the process of conducting business activities between customers and companies using electronic media. The internet is one of these mediums. Businesses use this sales channel extensively to compete with other organisations. According to the researchers, business consumer e-commerce refers to a business model that sells products directly to individual customers. The online market for business consumer models has grown at a breakneck pace in recent years. Additionally, shoppers are increasingly favouring internet buying. Over 70% of Malaysians prefer to purchase online and are frequent users of the internet. Malaysian shoppers are anticipated to spend more than 4.5 billion MYR on internet shopping each year. Additionally, this amount is increasing by more than 30% each year. It is estimated that it will continue to grow at a rate of up to 15 billion MYR every year in the future. On the other side, B2C businesses are growing in popularity. As a result, it is critical to evaluate and measure the aspects that contribute to client satisfaction as well (Ting et al., 2016)

In terms of web design, website design is a critical aspect in determining the success and acceptance of e-commerce. In terms of e-commerce website design, the website must be visually appealing and functional. As a result, a well-designed website must offer a high

level of usability. Pleasure can be evoked when a person uses a website due to its appealing design. As a result, when a person uses a website that is easy to use and has a high degree of usability, favourable thoughts and perceptions are generated. Additionally, people generate a high level of contentment in this circumstance ([Dianat et al., 2019](#))

Trust is a highly abstract and difficult term to grasp. Trust is a difficult notion to define. The other person will carry out the subjective evaluation of one person about the transaction will carry out the subjective evaluation of one person about the transaction in accordance with the other person's expectations in a given situation is characterised by ambiguity. One of the most significant impediments to internet purchases is a lack of trust. Thus, researchers concluded that firms engaged in online commerce must prioritise the creation of trust in order to succeed ([Al-Sharafi A et al., 2018](#))

Another critical component in the business's success is the consumers' privacy. The term "user privacy" refers to the safety and security afforded by enterprises to personal information against the possibility of financial loss and fraud, which can significantly impact a customer's attitude. There is a possibility of such situations occurring during online transactions ([Gopalan et al., 2020](#)). Thus, it is critical for businesses engaged in e-commerce to prioritise consumer privacy. Organisations must safeguard both the privacy and confidentiality of their consumers' information. The information must be secured for any site, the customer's shopping account, the customer's bank account, and the customer's buying behaviour. If a customer has faith in an e-commerce site, he or she will rely on it and share information with it as well ([Degeling et al., 2018](#)).

Due to the rapid rise of e-commerce businesses and online transactions, academics' interest in the effectiveness of customer satisfaction is increasing. Organisations with high customer satisfaction consistently earn a profit and generate income. Additionally, such firms have a high rate of customer retention. Firms cannot create a competitive position without first ensuring consumer happiness. Additionally, consumer loyalty and future purchase decisions are contingent on customer satisfaction ([Nugroho et al., 2020](#)); ([Kaya et al., 2019](#)).

Since the mid-nineteenth century, researchers have emphasised the importance of customer retention. Thus, assistance and resources in human resources, technology resources, and financial resources are required to implement marketing plans effectively. According to researchers, customer retention is less expensive than acquiring a new customer. Client retention is critical for an organisation since acquiring a new customer is more expensive than retaining an existing customer ([Indriati et al., 2018](#)).

2. LITERATURE REVIEW

2.1 SOR Model (Underpinning Theory)

Two environmental scientists proposed the SOR model, also known as the Stimulus Organism response model, in 1974. This model incorporates three variables: stimuli (S), organism (O), and reaction (R) (Ali, Perumal, & Shaari, 2020). In this model, the organism (O) factor represents the mediator. Thus, the Organism (O) mediates between the Stimulus (S) and the Response (R) (R).

According to [Mehrabian et al. \(1974\)](#) SOR Model, individuals respond to environmental influences. These environmental elements generate Organism (O) in customer emotions and perceptions. A response (R) is offered due to this Organism (O), which may be positive or negative. The positive outcome is approach behaviour, whereas the negative outcome is avoidance behaviour ([Perumal et al., 2021](#)).

2.2 Customer Retention

Customer retention is a challenging topic to describe. To date, researchers have explored three techniques to quantify customer retention. Composite measurement, attitudinal measurement, and behavioural measurement are the three ways. Researchers have defined the idea of retention in the context of the service business ([Sabbeh, 2018](#)). Whereas the researchers use solely repeat purchases to define the concept of client retention. In this context, the third approach is a blended strategy that considers retention's cognitive, attitudinal, and behavioural elements. It encompasses both psychological and attitudinal factors in terms of recurring purchasing ([Draman et al., 2019](#)). These factors are viewed as critical in retaining clients. As a result, scholars have defined customer retention as the service provider or product that comes to mind first when customers are making a purchase decision. Thus, experts describe e-retention as the degree to which users exhibit recurrent behaviour toward online products and services and have a favourable cognitive and behavioural inclination ([Larsson et al., 2020](#)).

Organisations get a competitive edge by designing strategies for client retention management and then managing the strategy. These organisations enjoy an admirable reputation and generate a higher profit margin. Thus, it is critical to emphasise that firms profit from customer reputation on an organisational and commercial level because it results in a rise in customer lifetime value ([Piñeros, 2020](#)). When customers engage in such a partnership, they also wish to maximise the benefit. As a result, students are expected to profit from the partnership and build and maintain current relationships with organisations. As a result, the relationship between businesses and their consumers will continue to be strong in the future as long as customers receive an exceptional experience, superior service, and a high level of personalisation ([Mahmoud, 2019](#)). Additionally, firms that conduct business with consumers must avoid purchasing, search

expenses, and mental processing risks. Consumer perceived value will be increased if the customer consistently has an exceptional experience (Matthews et al., 2020).

Additionally, consumers will earn 60% more profit if they consistently give high-quality services. Additionally, strictly adhering to such services will result in a 25% boost in income and customer retention (Mansfield, 2016).

2.3 Website Design

To ensure that customers embrace the website, its design must be user pleasant. Previous research on the effect of website design has revealed a variety of perspectives on its significance. According to scholars, website design is how structure and artefacts are combined to create something useful, meaningful, coherent, creative, and planned. From the consumer's perspective, a website's design must incorporate all of the characteristics necessary to maximise website sales (McDowell et al., 2016).

As e-commerce and the internet continue to evolve, scholars are submitting new perspectives on the critical factors required for the effectiveness of website design. Additionally, scholars have examined the features that must be included on a website in order for the client to operate it easily. According to researchers, website usability refers to the ease with which a user can handle and learn to administer a system. Additionally, it should be simple for the user to memorise the website's critical features, and the website's design should be efficient (Cyr et al., 2018).

2.4 E-trust

Scholars have offered numerous meanings of trust. It is characterised as a potential solution to problems that pose a risk (Rahayu, 2021). Multiple variables contribute to the development of buyer trust in the e-commerce ecosystem. Trust is a critical aspect in developing and implementing e-commerce for any organisation. E-trust is a term that refers to the degree to which a consumer who makes an online transaction views the dealer as trustworthy. E-trust refers to a buyer's faith in an online seller (Choi et al., 2018).

It is widely accepted that trust is critical for firms to generate profitability and improve their performance. Trust is viewed as the foundation for developing strategic relationships. Additionally, it plays a unique and critical function in developing the company's performance. Because online transactions include a significant level of risk, e-trust is essential in developing relationships between firms and their customers (Kikulwe et al., 2020). The website established by the business has three facets: predictability, integrity, and capability. Predictability is the customer's confidence in the organization's ability to deliver on its promises. Integrity indicates the organization's reputation and honesty, whereas capacity reflects the organization's ability to meet the needs of its consumers (Yousaf et al., 2018).

2.5 Privacy

The degree to which an organization's website is secure and capable of safeguarding its customers' information is privacy. Additionally, it demonstrates the extent to which the firm's organisational promises are kept. This is a critical factor in the internet business environment. Privacy, sometimes known as security, refers to both credit card payments and consumer information privacy. Consumer studies conducted in the past indicate that customers' privacy has been compromised. It is a significant impediment to consumer adoption of the internet. To ensure the online buyer's success, the company must be able to safeguard the customer's information (Jayathilaka, 2020).

The website must give security and assurance to improve the website's service quality and reputation. Scholars shown that a website's effectiveness requires security and privacy elements (Fortes et al., 2016). When customers purchase goods from the website or any website store, they are required to input private information such as their credit card number, contact number, address, and names. Customers are constantly anxious that their information on a website will not be exploited for illicit purposes (Jasrai et al., 2019).

2.6 Electronic Satisfaction (e-Satisfaction)

There are numerous definitions for e-satisfaction. It is described as a consumer's satisfaction with their shopping experience. In terms of e-commerce research, a strong emphasis is placed on customer happiness regarding online shopping. On the internet, there is perpetual debate about the effect of consumer satisfaction. Customer satisfaction is defined as a customer's response that demonstrates fulfilment. The term "fulfilment" refers to the process of evaluating one's level of satisfaction based on comparison and consequence. In this respect, researchers have hypothesised that e happiness is conditional on online experience (Trivedi et al., 2018).

2.7 Website Design and e- Satisfaction

In the context of online commerce, the website's quality is critical. Customers are attracted to the website's appearance. Historically, studies have been conducted on the performance of e-services. Numerous empirical research have been undertaken to determine the satisfaction level of online e-commerce users. They discovered that the design and quality of an e-commerce business's website are critical in generating client happiness. Another empirical investigation concluded that the website's design is critical in fostering client satisfaction (Wibowo et al., 2019).

The website design provides clients with various aspects in terms of interaction opportunities. It entails order processing, detailed information, and navigation. The study's findings indicated that website design variables had a major impact on customers' perceptions. Easy-to-navigate websites contribute significantly to client happiness. Additionally, a trouble-free, efficient, and effective website speeds up the ordering

process, resulting in a high degree of satisfaction. Thus, experts have stated that a well-designed website is critical to the growth of consumer happiness (Giao et al., 2020).

H1: Website design has a positive effect on e-satisfaction.

2.8 e-Erust and e- Satisfaction

Customer trust is critical in the world of e-commerce. It is essential to the growth of pleasure for both the organisation and the users of its website. If a firm provides privacy to its clients, it builds confidence with them, which eventually results in. Thus, both of these ideas, namely satisfaction and trust, are interconnected in the e-commerce system. In the context of marketing, firms' major objective is to connect the notions of trust and consumer happiness. Few studies have demonstrated that their level of e-trust influences consumers' pleasure with online buying. If people place their trust in the services or products offered on the website, this demonstrates that their level of performance exceeds the customers' expectations. As a result, client happiness is increased due to their trust (Giao et al., 2020; Tang et al., 2015).

Historically, experts have noted that service quality has a favourable effect on client loyalty. Additionally, consumer satisfaction is determined by customer trust. Additionally, trust influences consumer loyalty through customer satisfaction. Additionally, scholars have reported that customer trust significantly impacts satisfaction. For example, researchers asserted that trust positively affected satisfaction since, logically, when a person has trust in a product, its performance exceeds expectations, resulting in customer satisfaction (Purnamasari, 2018).

H2: E-Trust has a Positive Effect on E-Satisfaction.

2.9 Privacy and e- Satisfaction

Privacy and security are the primary concerns in the internet business world. They are described as a website's ability to safeguard its customers' personal information and prevent it from being utilised in an unlawful or unauthorised manner. Additionally, this information should be withheld during the transaction procedure. The characteristics of a website are critical for internet users. Because privacy and security are critical components of establishing confidence in a website and increasing client happiness. Thus, the website's privacy policies directly impact the customers' e-satisfaction (Girsang et al., 2020).

Additionally, scholars determined that trust is substantially influenced by security considerations, which has a beneficial effect on the repurchase intention of online product users. According to researchers, security can be classified into two distinct domains: customer authentication and data security. Certain internet clients are at risk of abuse and fraud. According to scholars, online booking intention is influenced by the

website's security. While experts stated that security also affects the website's quality (Jeon et al., 2017).

Additionally, researches discovered that website security affects client e-satisfaction. Additionally, the tourist's e-satisfaction is influenced by the website's security (Mahadin et al., 2020).

H3: Privacy has a positive effect on E-satisfaction.

2.10 e-Satisfaction and Customer Retention

Customer satisfaction is a novel concept in the context of relationship marketing. Customer satisfaction can be seen in the context of behaviour and is related to products and services. It is determined by the customer's judgement and anticipation of the services and items purchased. Additionally, satisfaction is contingent upon the consumers' personal outcomes and their interactions with the firm (Nisar et al., 2017).

Customer happiness is influenced by various elements, including the customer's demographic profile and expectations. If the product's performance meets the expectations of the consumer, this results in customer satisfaction. Additionally, the researcher places a premium on customer happiness for the same reason. In this context, scholars performed research on the effect of many aspects that contribute to consumer satisfaction. These factors include trustworthiness and security, which encourage repeat purchases from delighted customers. Additionally, researchers examined switching obstacles and customer satisfaction antecedents and discovered that value-added services such as security significantly influence the development of these factors (Vijay et al., 2017).

Customer happiness is a critical aspect in customer retention. According to the researchers, one of the most important factors influencing customers' purchasing behaviour is their pleasure. Intention to repurchase indicates that customers are willing to make another purchase from the same firm based on their previous experience. Customers who are satisfied with the services provided by the organisation will continue to use these services in the future. Superior service quality will enhance repurchase intention and customer happiness. When firms deliver happiness to their customers, they continue to purchase from the same service supplier (Pham et al., 2017). Several previous research have established a correlation between repurchase and customer happiness (Khan et al., 2019).

If the website earns the consumer's trust, the customer will return and recommend the product in the future. Additionally, based on experience, the amount and frequency of purchases from the same website are raised. The researchers discovered a favourable correlation between purchase frequency, trust, and customer service (Rita et al., 2019).

H4: E-satisfaction has a positive effect on customer retention.

2.11 Mediating Role of e-Satisfaction

Customer satisfaction is a primary objective of enterprises. It has evolved into a critical component of the business. Customer retention can be achieved by customer satisfaction. In the tourism industry, satisfied clients remain loyal. The customer's e-satisfaction has a favourable effect on their behaviour. If the consumer gains e-satisfaction through e-banking, the customer's frequency of e-banking usage will increase. Additionally, the frequency of internet usage is determined by customer happiness. Similarly, research have demonstrated the mediating role of e-satisfaction. Additionally, studies have examined the high correlation between client retention and e-satisfaction in the banking industry in the context of pandemic Covid-19 (Ul Haq et al., 2020).

As a result, e-satisfaction can operate as a mediator between several antecedents and client retention. Among these antecedents are trust, privacy, security, and an EOU, to name a few. In the context of e-commerce, these variables can also contribute to client happiness. Thus, we hypothesise that

H: E-satisfaction mediates the relationship between Web site design and Customer Retention.

H: E-satisfaction mediates the relationship between Online Trust Customer Retention.

H: E-satisfaction mediates the relationship between Privacy and Customer Retention.

Following Framework is developed from above hypotheses and literature review

Service Quality factors

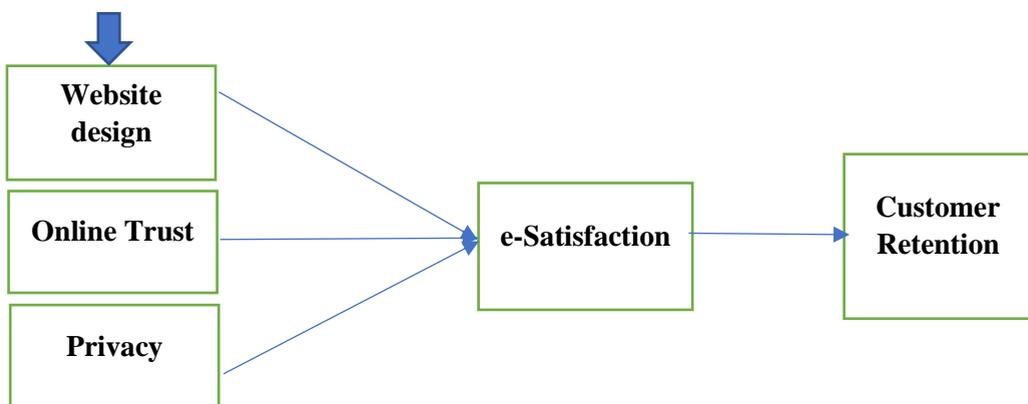


Figure 1. Research Framework

3. RESEARCH METHODOLOGY

The primary goal of this study was to determine the elements that contribute to effective client retention. As a result, in order to accomplish the study's purpose and address the research issue, the authors used a quantitative research approach. This study employed a cross-sectional research approach. This study produced questionnaires based on previous research to elicit respondents' comments. The questionnaire was developed using the Likert 5-point scale. The variable e-satisfaction was derived from [Kim et al. \(2009\)](#), the variable e-trust was derived from [Kim et al. \(2009\)](#), the variable privacy was derived from [Kim et al. \(2009\)](#), and the variable website design was derived from [Lee et al. \(2005\)](#). Finally, client retention items were adapted from [Mahmoud \(2019\)](#). The study employed a simple random sampling technique ([Omoruyi et al., 2020](#)).

The current study surveyed consumers of Islamic banks operating in Malaysia. The questionnaire was given via email to 490 respondents. The total number of viable responses received was 316, with a response rate of 64.48 percent. The data that was deemed suitable was determined using smart PLS 3.

4. ANALYSIS

The collected data of the present study was examined using the PLS-SEM technique. [Joseph F Hair Jr et al. \(2021\)](#) pointed out that this is the most reliable technique to test the results gathered from the primary data. There are two major steps of the analysis through PLS-SEM. These major steps have further steps as evident in figure 2 and figure 3.

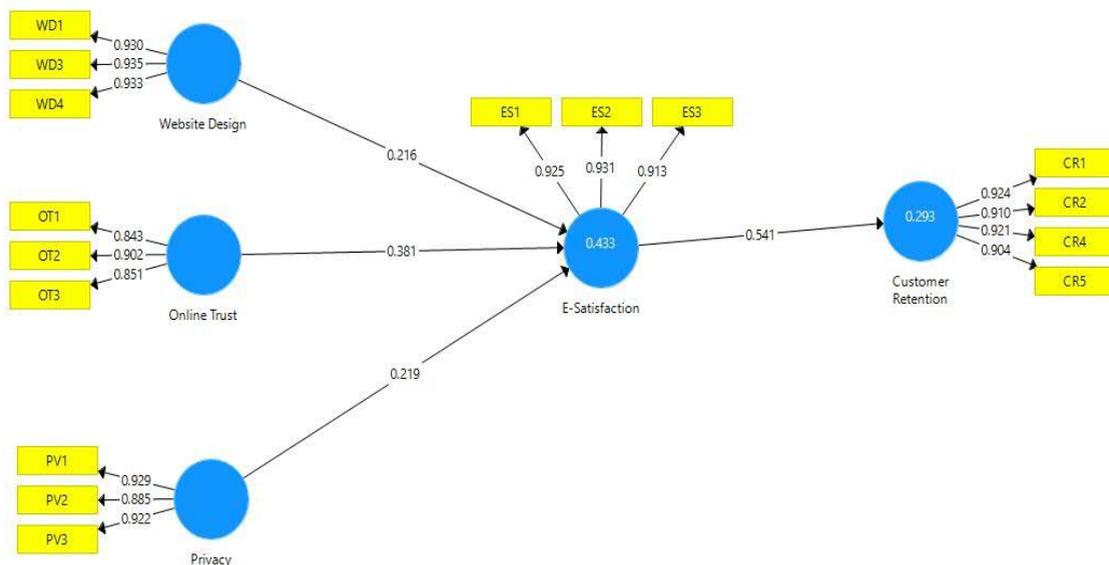


Figure 2. Measurement Model

The first significant step of the analysis through PLS is the measurement model. Before analysing the measurement model, this study assessed the missing values and multicollinearity of the data. It is important to check both these assessments before analysing PLS. It was revealed that there is no issue of multicollinearity in the data. Therefore, this data was used further for further analysis through PLS. The measurement model is used to confirm the validity and reliability of the data. All these tests were confirmed through the assessment of the measurement model (Henseler et al., 2015). The measurement model of the present study is demonstrated in figure 2.

Table 1. Factor Loading

	CR	ES	OT	PV	WD
CR1	0.924				
CR2	0.910				
CR4	0.921				
CR5	0.904				
ES1		0.925			
ES2		0.931			
ES3		0.913			
OT1			0.843		
OT2			0.902		
OT3			0.851		
PV1				0.929	
PV2				0.885	
PV3				0.922	
WD1					0.930
WD3					0.935
WD4					0.933

The present study examined factor loading as the first step of the measurement model. Scholars mentioned that the items that are retained by the study must have a factor loading of more than 0.50 (Hair et al., 2010). It is evident from the values of table 1 that factor loading is achieved as all values are more than 0.50. The same is also evident from the measurement model figure 1.

Followed by factor loading, this study examined AVE, composite reliability, and Cronbach Alpha of the present research Fornell et al. (1981) pointed out that the value of CR must be more than 0.70. Further, the values of AVE must be at least 0.50. It is revealed from the values in table 2 that the values of AVE are 0.50 as recommended by Fornell et al. (1981). Moreover, the composite reliability values in table 2 are also more than 0.70 as recommended by Fornell et al. (1981).

Table 2. Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
CR	0.935	0.938	0.954	0.837
ES	0.913	0.913	0.945	0.852
OT	0.836	0.878	0.899	0.749
PV	0.899	0.911	0.937	0.832
WD	0.925	0.925	0.952	0.870

Later, the present study assessed the values of Cronbach Alpha to confirm the internal consistency of the current data. For this purpose, [George and Mallery \(2019\)](#) proposed criteria were followed, who pointed out that the value of Cronbach alpha more than 0.7 is acceptable, 0.80 is considered as good, and 0.90 is excellent. It is evident from the values mentioned in table 2 that there exists constancy in the data ([Joe F Hair Jr et al., 2017](#)).

Lastly, this study examined discriminant validity as part of the measurement model for this purpose HTMT (Heterotrait-Monotrait) and [Fornell et al. \(1981\)](#) approaches were used. According to [Henseler et al. \(2015\)](#), the discriminant validity is established if the values in the matrix are less than 0.85 or 0.90. It is depicted from the table below that all values meet this criterion.

Table 3. HTMT

	CR	ES	OT	PV	WD
CR					
ES	0.584				
OT	0.541	0.629			
PV	0.563	0.554	0.509		
WD	0.379	0.536	0.460	0.595	

Later, [Fornell et al. \(1981\)](#) approach were also used to determine discriminant validity. The values in the table below also confirm the discriminant validity through this method as well.

Table 4. Fornell et al. (1981)

	CR	ES	OT	PV	WD
CR	0.915				
ES	0.541	0.923			
OT	0.485	0.567	0.865		
PV	0.520	0.506	0.444	0.912	
WD	0.354	0.492	0.410	0.548	0.933

The values of internal consistency, reliability, and discriminant validity show that the present study's data is reliable. Moreover, the convergent validity of the data is also confirmed by examining AVE. Thus, the measurement model of the data is confirmed.

Table 5. Direct Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation	T Statistics (O/STDEV)	P Values
ES -> CR	0.541	0.541	0.054	9.930	0.000
OT -> ES	0.381	0.386	0.061	6.197	0.000
PV -> ES	0.219	0.218	0.064	3.439	0.000
WD -> ES	0.216	0.209	0.062	3.504	0.000

To analyse the effect of independent factors on the dependent variable, bootstrapping technique through PLS was used to retrieve the values of path coefficient and t-value. 5000 sampling iteration was employed for the process of bootstrapping (F. Hair Jr et al., 2014) (F. Hair Jr et al., 2014). Scholars argued that regression analysis is similar to the path coefficients. Additionally, the proposed hypothesis was approved or rejected based on t-values. The connections having t-values of more than 1.96 were accepted as proposed by Henseler et al. (2009). The values of table 4 represent the statistical results of the direct hypothesis. It is obvious from the table values that all offered hypotheses were supported statistically. Thus H1, H2, H3, H4 and H5 were supported.

Table 5. Mediating Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation	T Statistics (O/STDEV)	P Values
OT -> ES -> CR	0.206	0.209	0.041	4.966	0.000
PV -> ES -> CR	0.118	0.119	0.039	3.019	0.001
WD -> ES -> CR	0.117	0.113	0.034	3.468	0.000

The values of Table 6 shows the statistical outcomes of indirect results. The values mentioned in table 6 confirm the indirect hypothesis. Based on values in table 6, H5, H6 and H7 are supported.

Table 6. R Square

	R Square
CR	0.293
ES	0.433

At the end of the analysis, it is vital to assess the value of the R square which is gathered from the output of the R square. It shows that CR and ES are affected 29.3% and 43.3% by the independent variables of the study. These values are moderate as per the standard mentioned by [Cohen \(1988\)](#).

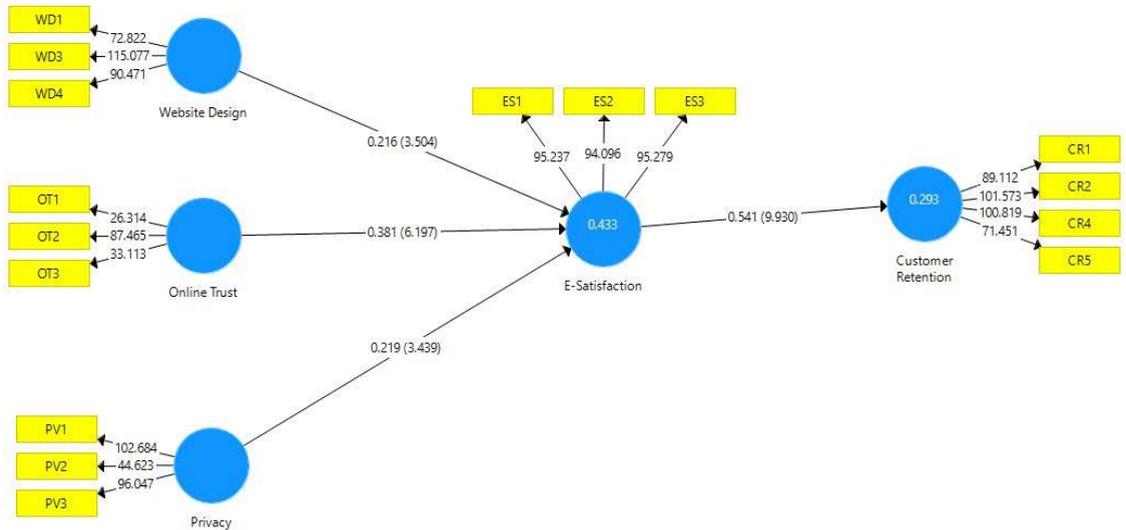


Figure 3. Structural Model

5. DISCUSSION AND CONCLUSION

Financial institutions face fierce competition in the modern era of digitalization. As a result, banks must prioritise their online capabilities to attract new consumers and keep existing ones. Retention of existing customers affects banks' profits, as it costs more to acquire new customers. As a result, this study studied the effect of website design on customer retention and the effect of e-trust, privacy, and satisfaction. According to the study's findings, customers satisfied with a bank's online aspects are more likely to utilise the bank's services again. Satisfaction will contribute to the creation of long-term relationships with clients. These findings corroborate those of [Rita et al. \(2019\)](#).

Additionally, the data indicate that website design plays a significant role in increasing consumer happiness. If clients find it simple to navigate the website, they will probably be satisfied with the bank's services. These findings are consistent with those of [Giao et al. \(2020\)](#). On the other hand, the bank's consumer must have confidence in the bank's services. This is a critical component of increasing customer satisfaction with banks. This observation is consistent with [\(Purnamasari, 2018\)](#).

Additionally, clients who conduct business with internet enterprises are increasingly concerned with their privacy. If a bank customer does not feel secure with their bank,

they will not use e-banking services. These findings corroborate those of Mahadin et al. (2020). Finally, the study's findings confirm the mediating role of e-satisfaction.

The study's findings fill a void left by a shortage of studies examining the mediating role of e-satisfaction in the banking industry. The current study, like other empirical research, has some limitations. This study examined Islamic banks in Malaysia. Whereas future research can be conducted in conventional banks as well. Finally, the study's findings can be used to inform policy development at Islamic banks.

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