CUSTOMERS' SATISFACTION 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 customers' satisfaction 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 customers' satisfaction, with role of Islamic practices moderating the customers' loyalty. Probability sampling will use to select respondents with previous online purchase experience. Correlation and hierarchical regression was used to analyse the direct and indirect relationship between customers' satisfaction, 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 customers' satisfaction towards online purchase.

Keywords: Islamic practices, satisfactions, loyalty, online purchasing and Malaysia
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Introduction

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 and establishing an online presence. 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 behavior 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) and Nelson and Quick (1996) the important factor for a successful of online implementation

are the characteristics and the behavior of its employees. With that, Customers' loyalty to purchase on online might be affected by satisfaction through their online purchase experience.

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 business because there is no a proper standard measurement to evaluate on their expectation prior the online business and enables scholars to further support the online quality. Therefore, firms should provide such as company information, professional advice, detailed product description, transparent price information, research reports, contact information and hyper-links to relevant websites (Yang et al., 2005). Kim and Niehm (2009) stated that websites should deliver a wide variety of information in a format to make easy to understand and follow. Therefore, companies need to know what kind of information should be included on their websites and what kind of information distracts customers from their decision making (Hasley and Gregg, 2010).

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 Satisfaction Theory Model.

Problem Statement

In different shopping episodes the consumers are tend to repeat purchase to the same brands of products with the same amount at a retail store, crossing repeat visits, and similar types of product consume across days (O. O. Svein et al., 2013). The meaning of increasing market share is persuading competitors' customers in which defect of weak loyalty-based in their opinions and beliefs, as well as to develop the loyalty of own customers in retaining them (F. Martin and S. M. Michael, (2013). In addition, customer satisfaction and loyalty have been focal objective for grocery retailers over the past two decades (Anne-Françoise, 2016). According to Picon et al., (2014) an increased in customer satisfaction resulted to higher customer loyalty by a large body of research documents. However, satisfaction of customer is vital of today's grocery retailers, the competition of loyal customers is viewed as the fierce they face (O. O. Svein et al., 2013).

In addition, an important part of service quality will be assessed by customers is employee performance (EP) and the relationship to the service provider (Bitner, 1990; Gwinner et al., 1998; Hennig-Thurau et al., 2006). The important topic of study are attitudes and behaviours of employee which remains examining for retail scholars and store managers (Fazlul K., 2015). Thus, creating and delivering high-quality service service by employees is playing a pivotal role for an organization (Fazlul K., 2015); and to ensure customer satisfied (Evanschitzky et al., 2012). Therefore, a broad body of literatures are emphasizing the quality of engaging between employees and customers, which the customer outcome is a key determinant (Bitner et al., 1990; Heskett et al., 1997).

Further, according to Fazlul K., (2015) in the retailing field such as community pharmacies their employees playing an important and distinct role if compare to the traditional retail field employees. In such, there is still a lacking of research to examines the effects of EP on customer loyalty in field of community pharmacies (White and Klinner, 2012). In the same scenario, many banks are aggressively extended their relationship building through creative marketing strategy in online services by providing a personal advisor as an alternative, in building and

maintaining a stabilization relationship with the customers. This is to enhance in developing long-term fasten with customers in building trust, commitment and loyalty. Due to that, there is high customer involvement and yet the result of financial risks and frequent lack is financial knowledge Shalom Levy, (2014).

Thus, investigation on factors that predicted from service quality to customers of a photographic company for pictorial membership directories of churches have found several behaviors from employees appeared to lead at higher service quality (Dabholkar et al., 1995). Although the important role in developing customer loyalty is service quality, to serve equally may not achieved by customer, and resources are limited to an organizational. In particularly, the customers are always expecting maximum services from the firms as commonly known. That such are selected as well for inclusion in this study.

Literature Review

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). Recently, in Malaysia there are many service deliveries have received complaints stemming from the public service delivery in general the status is dis-satisfactory. Public Complaints Bureau (2010) Annual Report showed, several aspects related to dis-satisfactory service provided were identified as the main reasons that been cited for complaints and a part of it is conducting business without a license. Local authorities are the important entrusted entity on behalf of the government for the delivery activities of goods and services at the national and local or regional level (Mansour, 2008). Ahmad Fadzli et. al (2013) reported the role of the local authority is becoming more crucial to contribute greatly to the quality of life of the residents in the local communities as they constitute a significant component of contemporary economies.

Apparently, (Huang et al., 2008; Lai et al., 2012; and Yeh et al., 2012) stated that knowledge development and customers' satisfaction are important matters for an e-business implementation process. Evidently, the competitive advantage of companies is the customer loyalty which will gives a sustainable over time and a success key. There only few businesses without establish a loyal customer base can survive. Services offering model is taking into consideration of technical quality, company image and functional quality, these are seen to be justify for a firm in providing the service quality (André de Waal and Béatrice van der Heijden, 2016). The above-mentioned scales were many researchers regards the service quality levels, in which it is measured by antecedents for customer satisfaction.

Moreover, ultimate attitudinal loyalty of customers should be correlated with overall (Kumar et al., 2010; Rahman et al., 2012). Even though, originally this scale was not measure the actual behaviors, indeed the employees must display in order to develop and extend customer intimacy (making customers feel good whenever they make contact with your company) and customer loyalty, which they will deliver information for the outcome of these behaviors (André de (Waal and Béatrice van der Heijden, 2016). In addition, Paramaporn Thaichon et. al (2014) stated, an overall customers' satisfaction has a strong impact on customers' loyalty.

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 have 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.

In addition, 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. The lesson of risk and perceive trust of consumer can be generated by word of mouth. The "Theory of planned behavior" as (George, 2004) studies was relating to security and privacy issues impacting on intention online purchasing and found that the development of positive attitudes can be build when the more trustworthy on a site through believed. George (2004) says also able to make a link between trustworthiness in the belief of the internet and the belief of consumers to buy online with their abilities. Therefore, risk of levels perceived of behavioral perspective either a consumer becomes a non-buyer or buyer to the web could be determined (Schoenbachler and Gordon, 2002). The links between trust and risk perceived were also have been identified where the trust in potential customers can be increase and lead to a reduction of risk perceived which can be extracted from a marketing planning perspective (Harridge-March, 2006).

In the context of Malaysia, the consumer behavior 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 decade and according to Ling et al. (2011) finding in online shopping behavior which the major directional has change from beginning by the younger generation especially. In addition of Malaysian behavior 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 opportunity for business to expand their activities by use online as a channel to target their customers.

Customers' Satisfaction

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 information and inform their prospect by providing information about the service to be received.

Furthermore, the organization has to identify the target market needs which required for marketing concept and satisfy the needs of consumers by adapting the concept to make the firm different and better than competitors. The aim key is to fulfil an organization goal in generating customer satisfactions. The selling concept will be in contrast when production of products generating from seeking by an organization's demand rather than response to the feedback from the customers on the needs of producing the products (Saxe & Weitz, 1982). The service quality and customer satisfactions are the responsibilities of sales department and salespeople, therefore, they could enhance it through the customer-orientation concept. In essence, Dunlap et al. (1988) reported, the marketing concept of customer orientation, must be implemented in stages in which the salesperson and customer marketing concept must be shown to customers through behavioral salesperson.

Thus, it is necessities of a salespeople who are concern to the customers should be able to diagnose the customers' needs through the element of marketing concept in order to establish a long-term customer's satisfaction and actively assist in arising problems or questions from the customers. To determine a successful implementation on e-business, the interaction and collaboration are crucial factors to the partners and other companies in the highly competitive market environment (Bhakoo and Chan, 2011; Lee et al., 2003; Wiengarten et al., 2012). The major factor on e-business among the collaboration will help the companies to quickly respond to the needs of customer and indirectly will contribute to the high-quality of services and goods offering (Kervenoael et al., 2009; and Harris, 2008). Additionally, according to Lai and Ong (2010) and Nelson (1996) the other important factor for successful of e-business implementation is the characteristics and the behavior of its employees.

In addition, Paramaporn Thaichon et. al (2014) stated, an overall customers' satisfaction has a strong impact on customers' loyalty. Cheng et al. (2008) confirmed that customers will maintain their service subscriptions and most likely to stay with their existing service providers upon experiencing a high level of satisfaction. Hence, Seth et al. (2008) stated, businesses must increase and upgrade service quality in order to achieve the level of customers' satisfaction which will influence purchase and repurchase intentions in ISP markets. Previous study by Mokhtar et al. (2011) in context of Malaysian mobile services found that when customers feel satisfied they tend to become more loyal and the chances they want to continue with their service provider is very high. As such, the first hypotheses for this study as shown in figure 1 is as follows:

Hypotheses 1: *The Relationship between Customers' Satisfaction and Customers' Loyalty.*

Hypotheses 2: *To determine the relationship between Customers' Satisfaction 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, behavior 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 behavioral traits.

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 behaviors 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).

Therefore, 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 shopping 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). 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 of economy development indication of each Muslim community (Muhammad A. Al-Buraey, 2001).

In addition, 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 informed to present and potential customers by doing promotion in persuading customers on product trial or purchase so that they could change their behavior, to remind customers on the product's benefits, brand, or company by developing favorable attitudes of the product (Kotler and Armstrong, 2004). Through such as advertising, events, sales promotion, public relations, personal selling, direct marketing and publicity are the various promotional tools in achieving all those objectives. These kinds of promotional activities are encouraging healthy competition which will benefit the economic progress and the society's social development, to enhance the moral of conduct among others, and more choices can be provided to customers (Anwar and Saeed, 1996).

Further, the consumer perceptions relating to the payment process security are referred in e-commerce security, however, throughout the transaction process all personal information are

acquired by mechanisms for the transmission and storage (Chang and Chen, 2009). This definition is differing from the former research in which the security of payments made by credit card and the privacy of shared information are included, Wolfinbarge and Gilly, (2003) argued the factor of security and privacy are bundled as one in which includes the privacy of shared information and the security of payments made by credit card. As such, the fourth hypotheses as shown in figure 1 is as follows:

Hypotheses 3: *There are Islamic practices moderated the relationship between Customers' Satisfaction and Customers' Loyalty.*

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

Methodology

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:
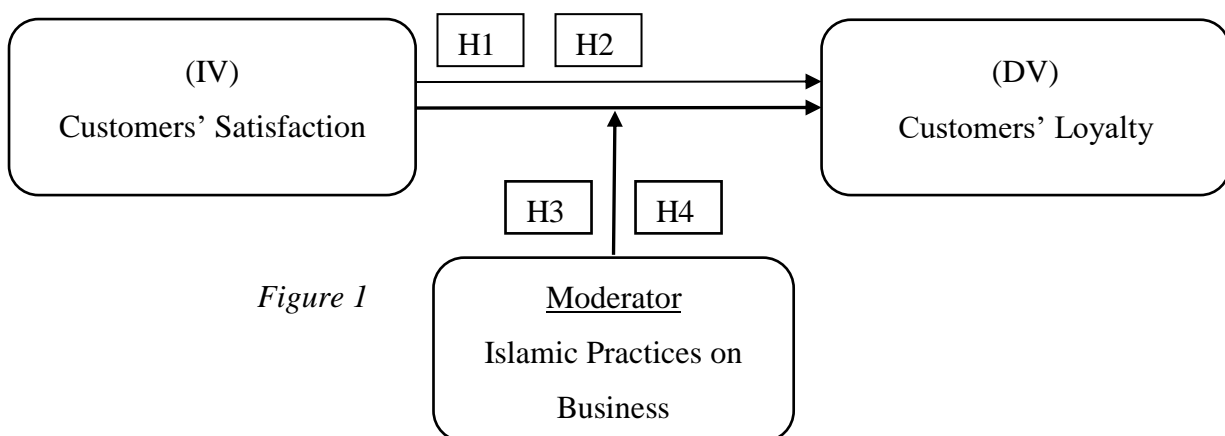

Figure 1

This study employs 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.

Therefore, to answer the research questions, this study employs 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). In line with that, the researcher is limiting the target sampling to the postgraduate students from public universities in Klang Valley 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. A sample size of 400 respondents will be collected for the data.

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 et al. (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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