

Original Research Paper

E-loyalty and Business to Business (B2B) E-Commerce Success: Applied Study on Sample of E-Retailers in Amman City, Jordan

¹Ahed Al-Haraizah and ²Baha`a Al-Nady

¹MIS Department, Faculty of Administrative and Financial Sciences, Albaha University, Albaha, Kingdom of Saudi Arabia

²Faculty of Business, Middle East University, Jordan

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Corresponding Author:

Ahed Al-Haraizah

Albaha University, Albaha,

Kingdom of Saudi Arabia

Email: drahed@hotmail.com

Abstract: This research paper investigates the antecedents and consequences of customer loyalty in an online business-to-business e-commerce context. Moreover, this research identifies two key factors of e-loyalty (attitudinal and behavioral loyalty) that potentially impact business to business e-commerce success within e-retailers in Amman city. Therefore, the aim of this research paper is to develop a comprehensive research model utilized for discovering the impact of E-Loyalty on B2B EC Success by applying an empirical Study on Sample of E-Retailers in Amman City. A simple model summarizing the main variables of research then the developing a conceptual model of study that integrates and explains the relationship between e-loyalty as main factor and effect of its associated dimensions. Data analysis was based on 105 participates e-retailers who are working in electric home appliances and Computers hardware, software sector, the data analysis was based on multivariate statistical techniques encompassing Cronbach's Alpha (α) to test reliability, Percentage and frequencies, descriptive analysis to describe the sample, multiple linear regression, stepwise regression via using SPSS analysis software. The results of this study confirm that there is a positive significant and strong effect of E-Loyalty (EL) on (B2B EC) success, as well as provided important information to Jordanian online Suppliers that are working in Amman city and their business focused on Electric Home Appliances and Computers Hardware and Software items.

Keywords: E-Loyalty, B2B, E-Commerce, E-Retailers, Amman

Introduction

Customers' loyalty is becoming an area of great interest for firms. The rapid development of technology and interne has diverted firms' directions to retain e-loyalty. Customer e-loyalty has a direct and crucial impact on business-to-business e-commerce success. The growing importance given to services available via the Internet suggests the advisability to build or improve client loyalty levels to websites of business organizations, thus the developing and maintaining e-loyalty is now widely accepted in the literature to represent an important contributory factor to a firm's success.

Customer loyalty is customer intention to reuse something based on his experience and expectancy in the past (Kim *et al.*, 2003). In e-commerce context, customer loyalty is measured by the number of customers

performing transaction Customer's loyalty is decided from the trust of partner, media or other that are involved in an activity. E-commerce customer loyalty will grow well if seller is able to maintain trust given by the customer. When the customer feels that seller has kept well the given trust, the customer will be loyal. In fact in some circumstances, customer will invite or tell his partner to join in such activity (Sumarto *et al.*, 2012).

The phenomenon of the emergences Megastores encourages suppliers to improve traditional channels and find alternative channels or dual channel to increase business (Siguaw *et al.*, 1998), as well as cut the maximum market share; one of these channels is Electronic Commerce. The challenges and competition between suppliers are confronting some problems towards perceive and interpret the messages that come from e-retailers (Grunert, 2005).

Recently, Amman city has attracted and encouraged many Hypermarkets, Megastores and big retailers to established business and made investment, it appears clearly that some big retailers such as Sub-Laban, Abu-Lawi and Yasser Alregeb Companies find Amman city as market opportunity as well as others Megastores e-retailers who are operating partly or fully in electric home appliances and Computers items extend their business and opened many branches such as Safeway, C-Town, Smartbuy, Mukhtar Mall, MAF- Carrefour and in the past three years appears new Megastores like Executive Investment (E-Mart), Leaders Centre, Mundo Blanco, BlinX and Electro-city.

E-Loyalty (EL)

E-Loyalty has been defined and measured in relation to several marketing aspects such as brand loyalty, product loyalty, service loyalty and chain or store loyalty (Olsen, 2007). Loyalty of the customers toward the exchange generally encompasses brand loyalty (for a brand name product), vendor/product loyalty (for industrial goods), service loyalty (for services) and retailer loyalty (for a retailer/store) (Lim and Razzaque, 1997). Loyalty refers to customers' loyalty to an e-retailer. Customer acquisition and retention is critical success factor in e-retailing. The expense of acquiring a new customer \$100; even at amazon.com, which has a huge reach, it is more than \$15. In contrast, the cost of maintaining an existing customer at amazon.com is \$2 to \$4. Companies can foster e-loyalty by learning about their customers' needs, interacting with customers and providing superb customer service (Turban and King, 2003). As per previous study of (Curtis, 2009) there are three main streams of Loyalty: Behavioral loyalty, attitudinal loyalty and Composite loyalty.

Behavioural Loyalty (BL)

Rauyruen and Miller (2007) identified behavioral loyalty as the willingness of customers to repurchase product, or services and to maintain a relationship with the service provider or supplier. Three main classes of behavioral measures include proportion, sequence and probability of purchase (Jacoby and Chestnut, 1978). The behavioral perspective or the purchase loyalty looks at repeat purchase behavior and is based on the customer's purchase history. The emphasis is on past rather than on future actions (Dimitriades, 2006).

Attitudinal Loyalty (AL)

Attitudinal loyalty is the level of customer's psychological attachments and attitudinal advocacy towards the service provider or supplier (Rauyruen and Miller, 2007). Attitudinal loyalty, in contrast to behavioral loyalty, is distinguished from repeat buying

(Mellens *et al.*, 1996). Attitudinal Loyalty, in particular, criticized behavioral conceptualizations of loyalty and argued brand loyalty develops as a result of a conscious effort to evaluate competing brands. In addition, it has been suggested that this attitudinal dimension which includes customers' preferences or intentions (e.g., Jarvis and Wilcox, 1976; Pritchard, 1991). Rauyruen and Miller (2007) proposed four determinates of business to business loyalty: Service quality, commitment, trust and satisfaction. Understanding the concept of loyalty helps companies better manage customer relationship management in order to create long-term investment and profitability (Zineldin, 2006). Loyalty provides many advantages not only for organizations but for retailers as well. Brand loyalty is the result of the mental processing of the brand's features by the retailers and is influenced by a number of factors (Mellens *et al.*, 1996). In the online whole selling and retailing context, it was found that satisfaction generated customer (retailer) loyalty as well (Abbott *et al.*, 2000). A dissatisfied Customer (retailer) was found to be more likely to search for information through alternatives and switch to another Supplier and they are more resistant to developing a closer relationship with the Supplier (Anderson and Srinivasan, 2003).

Customer Loyalty

One of the essential parameters which can measure the success of an organization is the "LOYALTY" it enjoys with the customers, i.e., amount of repeat business it has got. There cannot be a better parameter to judge customer satisfactions than getting repeat business. One cannot expect loyalty from dissatisfied customers but sometimes even a reasonably satisfied customer also switches sides as he sees better benefits in going to other suppliers. Thus, the key to business is not only having a satisfied customer or delighting him/her by exceeding his expectations, but also achieving excellence (Sugandhi, 2002). One of the major objectives of one-to-one marketing is to increase customer loyalty. The customer loyalty is the degree to which a customer will stay with a specific vendor or brand. Customer loyalty is expected to produce more sales and increased profits over time.

Also, it costs a company between five to eight times more to acquire a new customer than to keep an existing one. Customer loyalty strengthens a company's market position because loyal customers are kept away from the competition. Furthermore, increase loyalty can bring cost savings to a company in many way; lower marketing costs, lower transaction costs, lower customer turnover expenses (Turban and King, 2003).

Based on Fig. 1, companies must monitor the business volume and loyalty of at least high volume customers. The importance of this has been shown in Fig. 1 The customers who fall in the first quadrant of 'High Loyalty-High Volume' are the patrons as they are really contributing to the success of the organization.

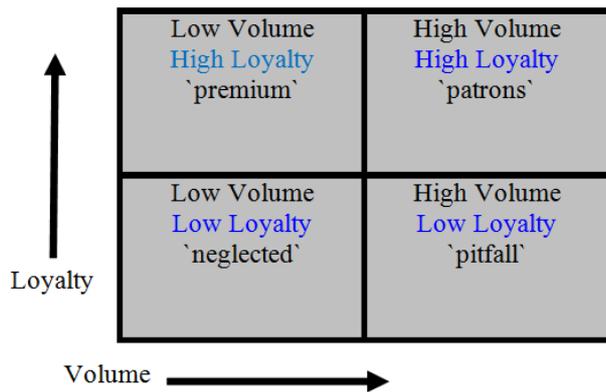


Fig. 1. Tracking Loyalty on Value-Loyalty Matrix Source: Sugandhi (2002)

At the same time customers who are falling in the second quadrant of 'High Volume-Low Loyalty' need to be studied and analyzed to take them to the first quadrant. As they have high volume, there is a need to concentrate one's efforts here and convert them to the Loyal customer. The third quadrant is 'Low Volume-Low Loyalty'. This is a neglected lot as not many suppliers concentrate on this segment until absolutely necessary. The company really needs to take a decision on the efforts required here and the return expected and takes corrective action accordingly. The fourth quadrant belongs to the customers who have 'Low Volume but High Loyalty'. The company can revisit its marketing strategy for this segment, as this is the premium segment and can add value to the company's bottom line (Sugandhi, 2002).

Customer loyalty research has mainly centered on the loyalty consumers display towards tangible products and is often termed brand loyalty and the concept of customer loyalty also extends to service organizations that typically provide somewhat more intangible products (Gremler and Stephen, 1996) the service loyalty construct consists of three separate dimensions: Behavioral loyalty, attitudinal loyalty and cognitive loyalty. Over time, scholars began to consider customer loyalty as having two dimensions: Behavioral and attitudinal (Day, 1969; Dick and Basu, 1994; Snyder, 1986). Cognitive Loyalty, in addition to the behavioral and attitudinal dimensions, a few scholars include what has been termed a "cognitive" form of loyalty (Lee and Zeiss, 1980). Some studies suggest loyalty to a brand or store means it comes up first in a consumer's mind when the need for making a decision as to what to buy or where to go arises (e.g., Bellenger *et al.*, 1976; Newman and Werbel, 1973), while others operationalize loyalty as a customer's "first choice" among alternatives (e.g., Ostrowski *et al.*, 1993).

The five items they use to measure loyalty include (1) saying positive things about the company, (2) recommending the company to someone who seeks advice, (3) encouraging friends and relatives to do business with the company, (4) considering the company the first choice to buy services and (5) doing more business with the company in the next few years (Gremler and Stephen, 1996).

Archetypes Loyalty Based on Attitude and Behavior

Figure 2 shows four loyalty archetypes based on the cross-classification of attitudinal and behavioral loyalty levels (Baloglu, 2002):

- High (True) loyalty: Customers in this level are characterized by a strong attitudinal attachment and high repeat patronage; they almost always patronize a particular company or brand and are least vulnerable to competitive offerings
- Latent loyalty: Those customers with latent loyalty exhibit low patronage levels, although they hold a strong attitudinal commitment to the company
- Spurious loyalty: Customers with spurious or artificial loyalty make frequent purchases, even though they are not emotionally attached to the brand, they may even dislike it even though they continue to make purchase
- Low (or no) loyalty: The low loyalty group exhibits weak or low levels of both attitudinal attachment and repeat patronage
- Source: Baloglu (2002)

Attitudinal and Behavioral Examination: The rationale behind assessing loyalty on two dimensions (behavior and attitude) is both conceptual and practical. Some studies have demonstrated that customer loyalty is a multi-dimensional concept involving both behavioral elements (repeat purchases) and attitudinal elements (commitment). Researchers who have studied the two dimensional approaches suggested that focusing on behavior alone (repeat purchases) cannot capture the reasons behind the purchase, the two dimensional loyalty can help to identify loyalty segments (Baloglu, 2002). More recently researchers have suggested that attitudinal loyalty can be measured by capturing the individual's propensity to be loyal (Bennett and Sharyn, 2002). The attitudinal loyalty helps to examine the factors of loyalty, to avoid switching behavior and to predict how long customers will remain loyal (Yu-Te *et al.*, 2011).

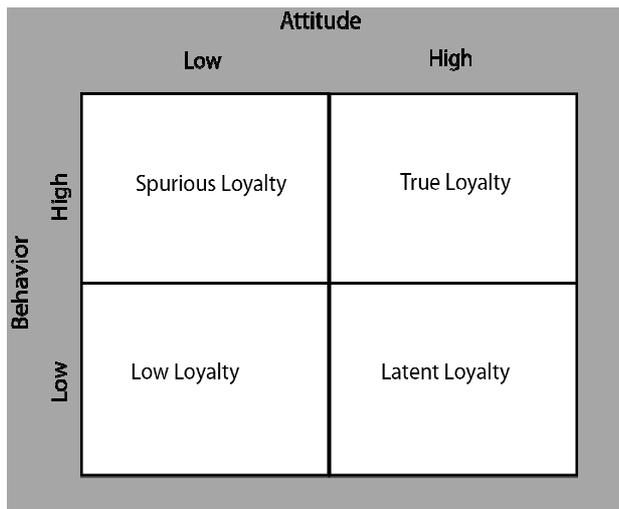


Fig. 2. Archetypes four loyalty levels Source: Baloglu (2002)

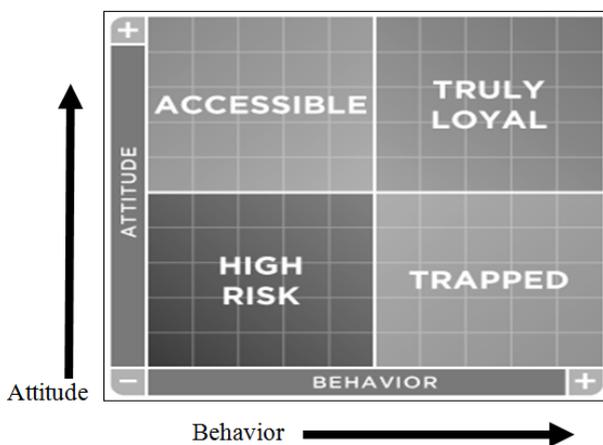


Fig. 3. Walker's Loyalty Matrix

Walker's Loyalty Based on Attitude and Behavior

It is a framework designed for measuring loyalty and assessing the stability of an organization's customer base. Walker's frameworks are useful as they provide a practical way to better understand business strategies. In the case of the Loyalty Matrix, it is a versatile approach, providing businesses with a practical means to leverage the voice of the customer for improved business performance. The Loyalty Matrix is in Fig. 3 a very practical framework that segments customers into four groups based on their responses to a small battery of questions. The two axes in the matrix represent the two key aspects of loyalty-behavior (what a customer plans to do) and attitude (how they feel about working with your company). This forms the following four quadrants:

- **TRULY LOYAL**-These customers have every intention of continuing to do business with you and they have a positive attitude towards your company. They like working with you and are more likely to increase their spending and recommend your company to others.
- **ACCESSIBLE**-These customers have a good attitude about working with you but do not plan to continue their relationship. Since this is a rather odd combination, it's not surprising that it is often a very small percentage of customers. It typically means something has changed in their business and they do not need your product or services any longer.
- **TRAPPED**-These customers show every indication of continuing business with you, but they're not very happy about it. They feel trapped in the relationship. This is common among organizations that are locked into a long-term contract, lack a suitable substitute, or find it too hard to switch. Eventually, trapped customers will find a better option.
- **HIGH RISK**-As the name implies, these customers do not intend to return and don't really like working with you anyway. Typically, they're halfway out the door and not only will they no longer be a customer, but will also talk poorly about your company in the marketplace. Many organizations use this framework and find it to be more versatile, more practical and much more actionable than satisfaction scores.

Business to Business (B2B) EC Success

B2B E-Commerce refers to alternative ways of executing transactions or activities between buyers and sellers. B2B implies that both sellers and buyers are business organizations. B2B involves complex procurement, manufacturing and planning collaboration; complex payment terms; and round-the-clock performance agreements (Awad, 2004). Business-To-Business E-Commerce according to Hoffman and Novak (2000) defined as an Internet technology that provides the capability to buy and sell online including market creation, ordering, supply chain management and transfers through opening protocol. Cunningham (2002) defined B2B e-commerce as transactions between internal business operations, such as marketing, sales, manufacturing and support. Yu *et al.* (2002) stressed that B2B e-commerce is an enterprise conducting business with another enterprise over the Internet. It reflects that both sellers and buyers are business corporations. Figure 4 articulates B2B2B order process (supply chain management) between international e-supplier, Local e-supplier and e-retailer.

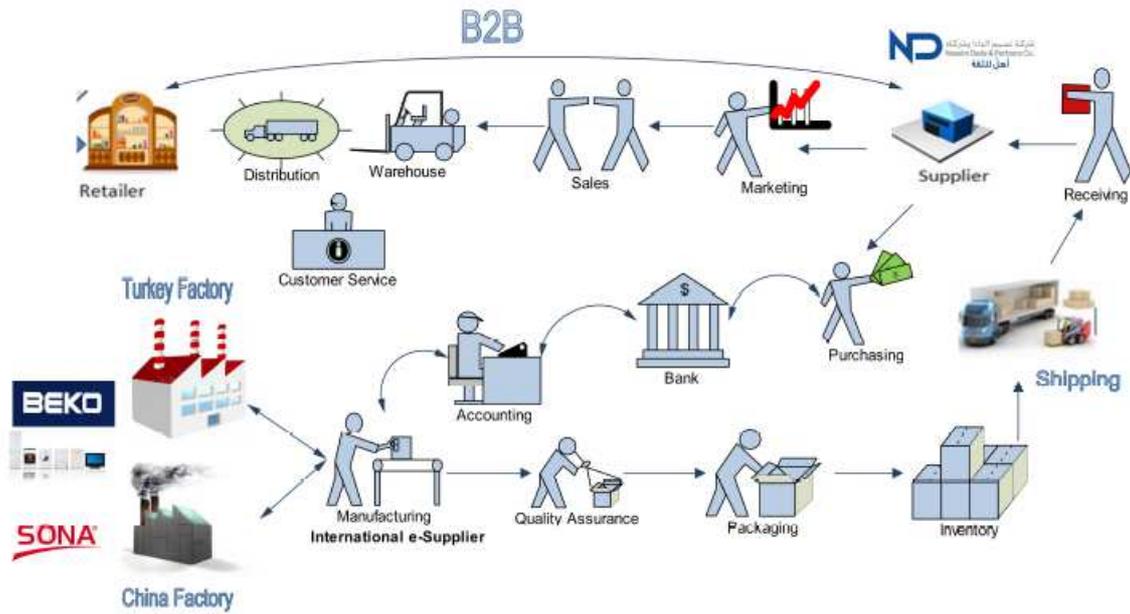


Fig. 4. B2B2B order process (supply chain management) between international e-supplier, Local e-supplier and e-retailer

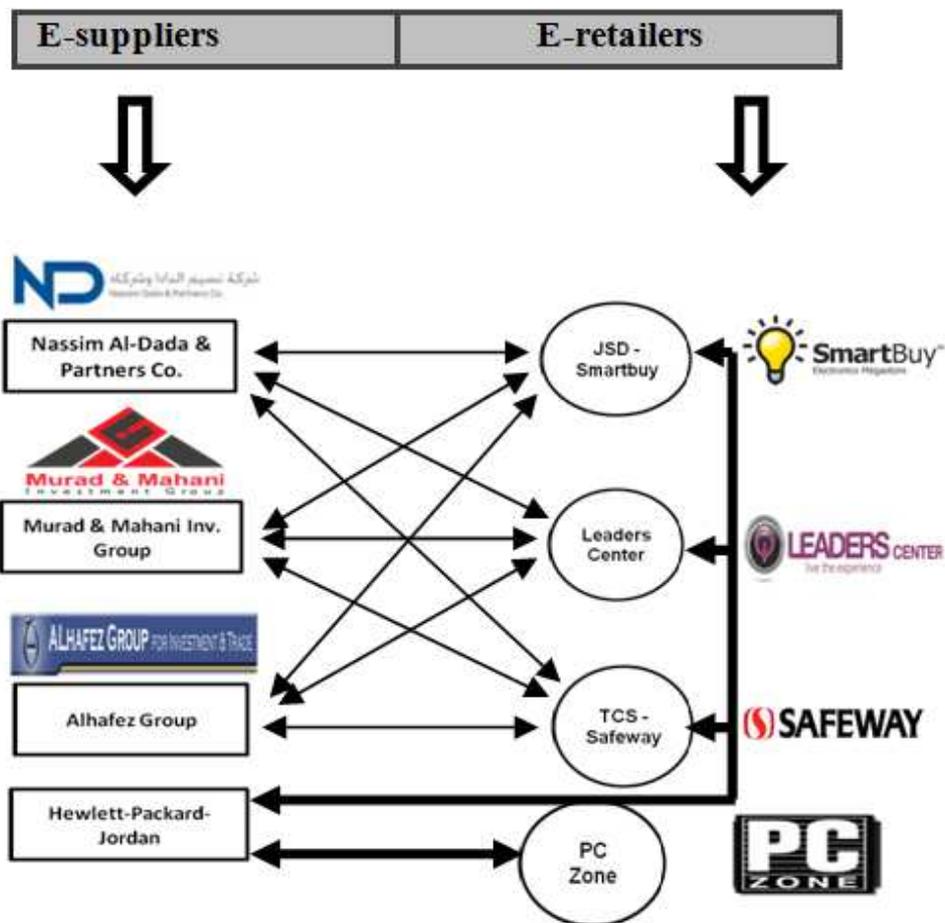


Fig. 5. Matrix of e-suppliers and e-retailers (B2B) in Amman City

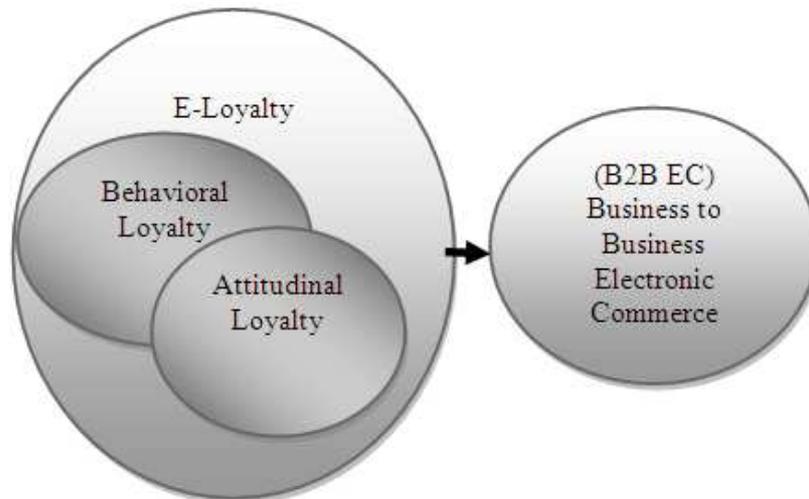


Fig. 6. Conceptual study model

As shown in the above Fig. 5, arrows clarify the order processing and product exchanging among e-suppliers and e-retailers and how interactive business communities can provide a central market where many buyers/sellers can interact and engage in e-Business activities. There are three primary players in a B2B marketplace: buyer, seller and market maker. A single company can participate as a buyer and a seller. For example, an electronic parts company can use the marketplace to sell electronic components and buy office supplies from another member.

Study Model

The research model of this study is drawn to clarify the linkage between variable enclosed within this model. Moreover, this model has been formulated to visualize variables that are involved in the study. The model of the study is illustrated in Fig. 6.

E-loyalty (loyalty) is defined as the repeated purchase behaviour presented over a period of time and driven by a favourable attitude toward the subject (Keller, 1993), it consists of behavioral, attitudinal and combined loyalty (Dimitriades, 2006).

Furthermore loyalty has been defined and measured in relation to several marketing aspects such as brand loyalty, product loyalty, service loyalty and chain or store loyalty (Olsen, 2007).

Business to Business Electronic Commerce (B2B EC): Also known as eb2b (electric b2b), refers to transactions between businesses conducted electronically over the internet, extranets, intranets or private networks. Such transactions may be conducted between a business and its supply chain members, as well as between a business and any other business. In this context, a business refers to any organization, private or public, for profit or non-profit (Turban and King, 2003).

Success: (Sasrinen, 1996) defined success as a result or outcome, or a favourable or satisfactory result or outcome.

From the conceptual model mentioned above, the research hypotheses can be developed as follow:

H1: *There will be a positive direct effect of E-Loyalty of (e-retailers) on B2B EC success in Amman city at level ($\alpha \leq 0.05$).* This hypothesis is divided into two sub-hypotheses as follows

H1_a: *There will be a positive direct effect of Attitudinal Loyalty (AL) on B2B EC success in Amman city at level ($\alpha \leq 0.05$)*

H1_b: *There will be a positive direct effect of Perceived Relationship Investment (PRI) on Attitudinal Loyalty (AL) in Amman city at level ($\alpha \leq 0.05$)*

Methodology

The framework of the study was developed utilizing considerable references and specialized journals. In order to collect the necessary data to achieve the main purpose of and test hypotheses of the study. Antecedent researches were used as a background to develop the theoretical model of this study. Furthermore, statistical techniques are used for empirical analysis and a survey is designed to collect data from the population of the study. This is presented by E-retailers who are working under positions of Business Executives Managers, Marketing Supervisors or Managers and Sales Supervisors/Managers in Electrical Home Appliances (small & big items) and Computers hardware, software Industries in Amman City - Jordan. The researcher has excluded e-retailers who deal with Electric Decoration and Building items (examples: Chandeliers, Lighting, electric components, adaptors, cables, security cameras, electric water pumps, electric water heaters, Satellite devices ...etc.) and furnitures e-retailers who deal with electric appliances.

Table 1. Source: Chamber of Industry and Trade- Companies Control Department, October 2014

Total Dealers (Electric Appliances and Computers hardware/software) in Amman City	600
Those retailers divided to two types	
Total Suppliers (Local Agent) Numbers	200
Total Retailers Numbers in Amman City	400
Those retailers divided to three types Total Traditional Retailers Numbers	
Total other Retailers Numbers (excluded)	150
Computers Total e- Retailers Numbers (included)	105

Table 2. Reliability coefficient for internal consistency of Cronbach alpha

Construct	Number of items	Cronbach's Alpha
Attitudinal	4	0.854
Behavioral	5	0.883
E-Loyalty (EL)	9	0.916
B2B EC success	6	0.899

The population of the current study is explained in the Table 1.

All e-retailers (105) of electronic commerce companies from Amman City have been selected as the target survey participants consisting of e-Retailers Industries (EC) of Electric Home Appliances and Computer hardware, Software products. This study will request questionnaire to be delivered to all business executives, Marketing, Sales departments of e-commerce companies within the selected E-retailers industries, the participants (E-retailers) are required to fill in all self-administrated questionnaires.

Moreover, the internal consistency reliability method was used to verify the reliability of the scales employed in the questionnaire. Cronbach Alpha was used to measure internal consistency for survey and research variables based on sample estimation. Cronbach Alpha can be increased in either the average correlation or number of items (Zander and Kogout, 1995). Nunnally (1978) stressed that Cronbach Alpha must be greater than 0.7 to be considered good and acceptable for most research. Furthermore, value more than 0.6 is regarded as a satisfactory level (Dinev and Hart, 2002; Nunnally, 1978; Hair *et al.*, 2000).

Reliability coefficient as shown in the Table 2, explaining that all multi-item scales produced high reliability scores and therefore were valid for a large sample.

Research results from quantitative analysis were based on a number of statistical techniques (SPSS) such as descriptive statistics, multiple linear regression, simple linear regression and f-test.

Findings

This part presents findings of this study, which shows that there is a confirmation of the relationships between the dimensions of e-loyalty presented by attitudinal and behavioral loyalty with B2B EC success.

Descriptive statistics of this study is consisting of demographic information of the respondents; the Table 3 explains these results.

Table 3. Study repondents' characteristics

Demographics	No. of respondents = 105	%
Gender		
Male	103	98.0
Female	2	2.0
Age		
30 and less	49	47.6
31-40	37	35.9
41-50	15	14.5
>51	2	2.0
Education level		
Secondary School or less Diploma	17	16.5
Bachelor	62	60.0
Master	16	15.5
Doctorate	8	11.0
	0	0.0
Management position		
Top management	32	31.0
Middle management	66	64.0
Lower management	4	8.0

To test the main hypothesis of this research:

H: *There will be a positive direct effect of E-Loyalty of (e-retailers) on B2B EC success in Amman city at level ($\alpha \leq 0.05$)*

Multiple Regression Analysis (coefficient beta) was used between (EL) as independent variable and (B2B EC) success as dependent variable. As shown in Table 4, the entire model has a significant effect on B2B EC success ($0.000 < 0.05$). With $F = 29.57$ and R^2 explains 27.6% of the variance related to E-Loyalty and consequently supports hypothesis H.

Based on that, the results of sub-hypotheses are illustrated as following:

HI_a: *There will be a positive direct effect of Attitudinal Loyalty (AL) on B2B EC success in Amman city at level ($\alpha \leq 0.05$)*

Table 4. Multiple Regression Analysis (coefficient beta) between (EL) as independent variable and (B2B EC) success as dependent variable

Model	Model summary					
	R	R Square	Adjusted R Square			
1	0.526 ^a	0.276	0.267			
a. Predictors: (Constant), B, A						
ANOVA ^b						
Model	Sum of squares	Df	Mean square	F	Sig.	
1 Regression	24.380	2	12.19	29.578	0.000 ^a	
Residual	63.880	155	0.412			
Total	88.260	157				
a. Predictors: (Constant), B, A						
b. Dependent Variable: B2BEC						
Coefficients ^a						
Model	Unstandardized Coefficients		Standardized coefficients			
	B	Std. Error	Beta	T	Sig.	
1 (Constant)	2.386	0.227		10.490	0.000	
AL	0.008	0.084	0.10	0.095	0.924	
BL	0.486	0.093	0.533	5.247	0.000	

a. Dependent Variable: B2BEC

Table 5. Stepwise regression between EL and B2B EC success

Model	Model summary						
	R	R Square	F	Std. error of the estimate			
BL	0.526 ^a	0.276	59.525	0.63993			
a. Predictors: (Constant), BL							
b. Dependent Variable: B2B EC							
Coefficients ^a							
Model	Unstandardized coefficients		Standardized coefficients		Collinearity statistics		
	B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1 (Constant)	2.381	0.221		10.767	0.000		
BL	0.480	0.062	0.526	7.715	0.000	1.000	1.000
Excluded variables ^b							
Model				Collinearity statistics			
	Beta in	T	Sig.	Partial Correlation	Tolerance	VIF	Minimum Tolerance
1 AL	-0.010 ^{-a}	-0.2.207	095-	0.453	0.924	-0.008-	0.453

a. Predictors in the Model: (Constant), BL

b. Dependent Variable: B2BEC

The result of (AL) is statically not significant (0.924>0.05), this disagrees with the main hypothesis (H): There is no effect between the Attitudinal Loyalty (AL) and Business to Business Electronic Commerce (B2B EC) Success, since t = 0.095 with sig. = 92.4 %>5%, therefore no significant direct effect of (AL) on (B2B EC success).

H1_b: *There will be a positive direct effect of Perceived Relationship Investment (PRI) on Attitudinal Loyalty (AL) in Amman city at level ($\alpha \leq 0.05$)*

The result of (BL) is statically significant (0.000<0.05), this agrees with the main hypothesis (H): There is effect between the Behavioral Loyalty

(BL) and Business to Business electronic commerce (B2B EC) success, since t = 5.247 with sig. = 0.00 %<5%, therefore there is a significant direct effect of (BL) on (B2B EC success).

Stepwise Regression between E-Loyalty and B2b EC Success

Table 5 shows that the stepwise for the main Hypothesis (H) reflected by accepting the dimension of Behavioral Loyalty (BL) of E-Loyalty (EL) variable and excludes the dimension of Attitudinal Loyalty (AL). Consequently, it has been proved that there is an effect of (EL) including BL on

(B2B EC success), since $VIF = 1.000$ and the significant was less than ($\alpha \leq 0.05$) for (BL) dimension the significant = $0.000 < 0.05$ which means statically significant.

Conclusion

This research aims at contributing to the knowledge with respect to Business to Business electronic commerce. This is accomplished by identifying which factors are important for spurring willingness to success B2B electronic commerce in Amman.

Precisely, this research dealt with the interactions and relationships between E-Loyalty (EL) framework dimensions: Attitudinal Loyalty (AL), Behavioural Loyalty (BL) and Business to Business Electronic Commerce success (B2B EC success). The findings from the data analysis of self-administrated questionnaire are discussed. There are many factors that could influence the effectiveness and efficacy of E-Loyalty and be used as vital variables to affect B2B EC success. The intended study model is theoretically constructed from several of scholars who have studied different aspects of E-Loyalty, which is based on a variety of theoretical outlooks, encompassing: E-Loyalty Acceptance Model (Gremler and Stephen, 1996), (Srinivasan *et al.*, 2002), (Kim, 2005), (Curtis, 2009). Certainly, the findings of this research confirm the E-Loyalty model relationships positively affect B2B EC success.

Stepwise multiple regressions were used to determine the best model. As result the final structural of model describes the way in which variables and dimensions are linked to each other. This model describes E-loyalty as an independent variable, includes one dimension (behavioural loyalty) the dependent variables in this study is B2B EC success.

This study is preliminary step to encourage researchers to undertake future studies, which shows the importance of E-Loyalty and its relationship within B2B EC success. The researcher encourages all e-supplier and e-retailer to use electronic commerce environment to save time, reduce expenses, improve performance and increase productivity. In addition to electronic commerce has a very important role to improve communication and satisfy both e-suppliers and e-retailers through using Website, e-mails and social media to reach to the maximum number of customers and marketing business in a short time.

Author's Contributions

Both authors are equally contributed in this work.

Ethics

All mentioned sources within this manuscript are listed accordingly.

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