

Influence of Customer Loyalty on Digital Marketing Strategies: Case of Millennials'

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ABSTRACT

Digital marketing has helped companies acquire new customers all over the world, mainly those in generation Y, market and advertise their products. Millennials, consisting of high purchasing power, can access the digital world on a daily basis and purchase from different websites and brands, that's why marketers 'main objective is to make them loyal as they are the most powerful digital actors. This study will help figuring out how digital marketing strategies can be used to increase the loyalty among the millennial customers by examining the indirect impact of perceived compatibility, perceived usefulness, perceived ease of use, innovativeness, subjective norms and trust. These five independent variables will be used to predict one dependent variable i.e., e-loyalty. Data has been gathered at universities and high schools all over the island: The survey was conducted through the use of a questionnaire administered amongst 203 respondents. A convenience sampling approach was utilized in data collection process.

A path analysis using PLS-SEM was conducted to test the proposed hypotheses. The results of the analysis showed that all the hypotheses (14 out of 14) were accepted.

Keywords: Digital Marketing, Millennials, Customer Loyalty, Compatibility, Innovativeness, Subjective Norms, Ease of Use, Usefulness, Trust.

ÖZ

Dijital pazarlama, şirketlerin tüm dünyada, özellikle de Y kuşağındakiler olmak üzere, yeni müşteriler edinmelerine, ürünlerini pazarlamalarına ve reklamlarını yapmalarına yardımcı oldu. Satın alma gücü yüksek olan Millennials, dijital dünyaya günlük olarak erişebilir ve farklı web sitelerinden ve markalardan satın alabilir, bu nedenle pazarlamacıların temel amacı, en güçlü dijital aktörler oldukları için onları sadık kılmaktır. Bu çalışma, algılanan uyumluluk, algılanan kullanışlılık, algılanan kullanım kolaylığı, yenilikçilik, öznel normlar ve güvenin dolaylı etkisini inceleyerek, Y kuşağı müşterileri arasındaki sadakati artırmak için dijital pazarlama stratejilerinin nasıl kullanılabileceğini anlamaya yardımcı olacaktır. Bu beş bağımsız değişken, bir bağımlı değişkeni, yani e-sadakati tahmin etmek için kullanılacaktır. Veriler adanın her yerindeki üniversitelerde ve liselerde toplanmıştır: Anket, 203 katılımcı arasında uygulanan bir anket kullanılarak yapılmıştır. Veri toplama sürecinde kolayda örnekleme yaklaşımı kullanılmıştır.

Önerilen hipotezleri test etmek için PLS-SEM kullanan bir yol analizi yapılmıştır. Analiz sonuçları, tüm hipotezlerin (14'ten 14'ünün) kabul edildiğini göstermiştir.

Anahtar Kelimeler: Dijital Pazarlama, Y Kuşağı, Müşteri Sadakati, Uyumluluk, Yenilikçilik, Öznel Normlar, Kullanım Kolaylığı, Kullanışlılık, Güven.

DEDICATION

I dedicate this work to all the people who believe that they can make their dreams come true and are not hesitant to achieve the goals they have set.

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First and foremost, I would like to be grateful to Allah for giving me the opportunity to learn, to become who I am today.

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TABLE OF CONTENTS

ABSTRACT.....	iii
ÖZ	iv
DEDICATION	v
ACKNOWLEDGMENT	vi
LIST OF TABLES	x
LIST OF FIGURES	xi
LIST OF ABBREVIATIONS	xii
1 INTRODUCTION	1
1.1 Background of the Study	1
1.2 Significance of the Study.....	3
1.3 Research Gap	4
1.4 Research Questions.....	4
1.5 Research Objectives.....	4
1.6 Scope of the Study	5
2 LITERATURE REVIEW AND THEORETICAL FRAMEWORK	6
2.1 Literature Review	6
2.1.1 Digital Marketing.....	6
2.1.2 Online Advertisement in Millennial Generation	7
2.1.3 Customer Loyalty	8
2.1.4 Perceived Compatibility	10
2.1.5 Innovativeness	11
2.1.6 Subjective Norms.....	11
2.2 Theoretical Framework.....	12

2.2.1 Theoretical Framework.....	12
2.2.2 The Relationship between Tam Variables	13
2.2.3 The Relationship between Trust and Customer Satisfaction	14
2.2.4 The Relationship between Trust and Loyalty	14
2.2.5 Conceptual Model.....	15
3 RESEARCH METHODOLOGY	17
3.1 Overview.....	17
3.2 Research Design and Data Collection	17
3.3 Questionnaire Administration.....	19
3.4 Determination of the Sample Size	20
3.5 Data Analysis Methods.....	20
3.6 Hypothesis	21
4 DATA ANALYSIS.....	23
4.1 Demographic Analysis.....	23
4.2 Perception Difference Based on Gender.....	27
4.3 Perception Difference Based on Family Income	28
4.4 Perception Difference Based on Online Purchase	28
4.5 Perception Difference Based on Social Media Usage	29
4.6 Perception Difference Based On Having a YouTube Channel	30
4.7 Normality.....	30
4.8 Construct Validity and Reliability	31
4.9 Test of Hypotheses	37
5 CONCLUSION AND RECOMMENDATIONS.....	40
5.1 Discussion of Hypotheses.....	40
5.2 Limitations of the Study	44

5.3 Recommendations for Future Studies.....	45
REFERENCES.....	47
APPENDIX.....	61

LIST OF TABLES

Table 1: Components and Their Original Sources.....	19
Table 2: Skewness and Kurtosis Statistics.....	30
Table 3: Confirmatory Factor Analysis Results.....	32
Table 4: Descriptive Statistics and Correlations	35
Table 5: HTMT Ratio.....	36
Table 6: Hypotheses Test Results	39

LIST OF FIGURES

Figure 1: Conceptual Model.....	16
Figure 2: Status of the Respondents.....	25

LIST OF ABBREVIATIONS

EMU	Eastern Mediterranean University
LOY	Loyalty
PC	Perceived Compatibility
PEU	Perceived Ease of Use
PUS	Perceived Usefulness
SBN	Subjective Norms
TR	Trust

Chapter 1

INTRODUCTION

1.1 Background of the Study

Millennials or Gen Y are born between 1981 and 1996 (Williams & Page, 2011). It's a generation that is known for its strong attachment to technology and its subscription in online behaviors (Lester, Forman & Loyd 2005; Williams & Page 2011). Millennials are smart and aware of every little thing that surrounds them. They are mostly known for their egocentrism, as well as their low level of brand loyalty (Lazarevic, 2012, Williams & Page 2011). That's exactly why researchers must deal with them differently, not like previous Generation cohorts.

The Millennials hold up the large point of spending power, so the organizations struggle wide and far with marketing strategies to achieve brand loyalty. Before, brand loyalty was mostly used by businesses to retain and grow their customer base. They were driven by commercials on televisions and other conventional marketing strategies, making them not get their products out of their heads (Schulman, 2008). However, the millennials do not look at the same media that their parents did. The companies that used to be popular in the past generation have realized the need for digital marketing to appeal their brand to the millennials generation because most businesses are caught. After all, every generation of customers has different marketing strategies (Kietzmann et al., 2011). Marketing history has evolved from the sales-oriented strategy that divided the customers depending on social-economic

groups to the latest individual-oriented strategy growth (Robinson et al., 2007). Due to globalization's influence, the fast establishment of information and communication technology has made customers' ways of reaching goods and services easier, making the companies realize empty market spaces and occupy them. Due to the advantages of the internet, such as producing, digitalizing, multiplying, and spreading, marketing has been digitalized.

Increased digital media usage by customers has helped companies use digital marketing to reach the target market. Digital marketing can be defined as carrying out marketing activities of the brand or product depending on the establishment of communication technologies and computers through mobile and internet, and other interactive media. The use of digital media to reach customers is considered a promising marketing development field in the years to come. The most used marketing strategy is social media. According to Hanna et Al (2011), social media provides customers with the opportunity to be co-creators of marketing information, thus driving the customer interaction model and user-generated content. It is a strategy where more receivers and givers take place than one giver used in the past, thus changing the marketing and advertising activities.

According to Akar and Topcu (2011), social media has become part of many people worldwide, and many companies are working hard to know how they can use digital marketing to engage internet users.

To enhance competitiveness and profit margins, companies will have to migrate to digital marketing because it consists of the largest customer base around the world stationed in one place. Digital marketing, mainly social media, has helped companies

acquire new customers, mainly those in generation Y, market, and advertise their products. Millennials consisting of high purchasing power can access social media daily and greatly impact having marketer's engagement with customers on social media as they are the digital world actors. According to generation classification, Millennials are known to be the digital natives because they have been connected to digital technology for the larger part of their life as this was when the internet, computer, and mobile technologies had shown fast development. According to Bayhan (2014), this generation spends about 15 hours searching online for the answers to pressing questions and conducting research on the product using a search engine.

However, some companies still lack areas of online communication in order to brand their image, by using social media to get more customers for example, thus increasing profitability. This is because the customer always wants to be recognized as the king. This can enhance the customer with a sense of belonging; thus, they will start doing unpaid marketing to the organization by referring their relatives and friends.

1.2 Significance of the Study

This study will bring value to existing literature on e-loyalty and its diverse functions. More narrowly, our main focus will be on millennials' loyalty. A lot of literature on the aforementioned elements of the topic already exists however; barely any literature which identifies the impact of personal characteristics like compatibility, usefulness, ease of use, innovativeness on millennials' loyalty in terms of subjective norms exists.

It will help figuring out how digital strategies can be used to increase the loyalty among the millennial customers. Additionally, it will encourage and enlighten many on the usage and effectiveness of digital marketing.

This study will also be significant to academics as it would give them a clearer understanding of Customer Loyalty.

1.3 Research Gap

Although various studies focus on online marketing, little research has a focus on digital marketing strategies that millennials tend to favor, which is as a huge gap that I found while undertaking this research. Millennials are the main individuals who enhance e-commerce; they prefer certain types of digital marketing strategies and they avoid others. Various marketing can be considered more effective to grab generation Y's attention compared to others.

1.4 Research Questions

Based on this purpose, there are three primary research questions:

- To what extent do digital marketing strategies control the e-loyalty aims of millennials?
- What is the indirect impact of attributes like perceived compatibility, perceived ease of use and usefulness, innovativeness, trust and subjective norms in terms of e-loyalty?
- How are these characteristics related to millennials' loyalty?

1.5 Research Objectives

The aim of this study is to determine which factors influence the customer loyalty of the Millennials.

1.6 Scope of the Study

This study will be limited to North Cyprus due to the presence of a big amount of foreign students from diverse countries of the world studying at the tertiary level.

Chapter 2

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Literature Review

2.1.1 Digital Marketing

The world today is digital; people are connected to each other with networks. From the companies' point, they have adopted marketing strategies such that they can increase profit, understand new customer's behavior and enhance loyalty. Digital marketing has changed by using word-of-mouth marketing that provides users the platform to share opinions, experiences, and preferences while accessing the same information from a business (Trusov et al., 2009). So, it is important for the marketers to engage young people or individuals in generation Y because they are more on the technology compared to other generations. According to Smith (2011), the way marketers reach customers has been affected due to the use of the digital market and understanding how to engage generation Y is an important step for many marketers. Businesses need to understand generation Y's characteristics so that they can tap their purchasing power and use this knowledge to enhance competitive advantage.

So, digital media entails the use of any electronic media available through computers, cell phones and various devices like digital outdoor marks. Internet is the most prominent venue used for digital marketing. With the effect of social media,

digitalization, and globalization, advertising greatly impacts business and customer models and innovative business strategies. Since its interception in 1994, digital advertisement has undergone tremendous growth (Robinson, Wysocka, & Hand, 2007). Social media is now the most thriving advertisement material in the world today. Marketers spend tons of money to show their advertisements on the most visited web pages. Researchers note that individuals who read online advertisements have the likelihood of buying online. According to past research, online advertisement is effective in enhancing customer behaviors. This is because the increase in online advertising has enhanced the increase in customers using the internet to sell or buy products and services. This type of products is predicted to grow in developing countries with an annual prediction of 28% (Schulman, 2008).

2.1.2 Online Advertisement in Millennial Generation

Today the internet is viewed as a passive media because individuals can have control over what they see. Customers can access product information easily and have different opinions before product purchase. Social network channels have enhanced customers to have a large audience which they can share with their products reviews and opinions. This provides consumers with strong effects on the positioning and sales of products. This is because there are higher possibilities of customers putting more trust from other customers rather than information generated by the company.

However, customers' escalating concern stables dim views of numerical advisement due to unwanted texts and mails sent to their computers (Chatterjee, 2008). This is because customers don't appreciate being disturbed. According to Li et al. (2002), pop-ups ads can be intrusive to individuals because they interrupt online tasks which make the intrusive messages the complete opposite of the marketer's aim because the

text won't even be decoded accurately by consumers. However, according to various researchers, pop-up ads provide a high level of intent and recall to purchase, but other researchers believe that consumers maybe irritated thus avoiding online purchase (Li et al., 2002). However, according to the research, most individuals in generation Y don't open online ads than those in generation X. Wind and Rangaswamy (2001) noted that for the business, the advantage of using digital media enhances the personalized relationship. Mostly, generation Y usually responds to initialed messages. So the advertisement should focus on the factors that influence the age group.

2.1.3 Customer Loyalty

The level of Customer loyalty is increased due to personalization as the customers hold towards the retailer. To enhance personal relationships, an online recommendation is essential. Millennials always talk about products and services through online social networking sites (K. T. Smith, 2012) which is a good thing for companies. Additionally, online points of views are more popular now because most Generation Y individuals consult online product reviews (Smith 2012; Littman 2008). This mostly influences individuals purchasing decisions.

To establish the merit of products or websites, the Generation Y mostly looks to peers. In the present years, the online product review forums have increased the customer's choice because about 34% of Generation Y uses the website as the principal origin of news (Marketing Breakthroughs Inc., 2008). Moreover, the clients depend and trust indiscriminately the shoppers' proposals and pundits offer the premise of item data for clients, accordingly a potential significant deals resource. An investigation of more than 7000 Internet clients in France showed that the effect

of online friend surveys is just about as large as the effect of individual and master audits (Bounie, Bourreau, Gensollen, &Waelbroeck, 2008). Since reviews can be important to marketers, organizations ought to figure out what impacts buyers to note such things. This is because generation Y is more focused on writing reviews and offer customer-created product information. In fact, 28%of the generation has a blog and 44% read them (Marketing Breakthroughs Inc., 2008). Therefore, it is clear that personalization, and reviews are some of the strategies that can enhance loyalty among customers.

According to social bakers (2012), social media services such as Facebook have remained the most popular, which dominate millions of participants globally. This shows that digital marketing can penetrate the globe through social media, thus gathering more loyal customers to make more marketing for these companies through word of mouth or reviews and personal recommendations. So many marketers have focused on advertising on fan pages, thus increasing advertising budgets.

Companies are rethinking marketing strategies that are targeted to Millennials. Their generation is rejecting the popular brands during their parent's generations. This is because they have grown in the brand conscious and media-saturated era than their birth givers and deal with advertisements in a different way. Due to the new values' direction in the millennial era, there is a shift in brand preference (Neuborne&Kerwin, 1999).

Generation Y carries on with less organized lives that give uninterrupted alone time since they have more faith in life than work (Alsch, 2000). They are more associated

with colleagues and companions, and they communicate from anyplace, whenever, and in various forms. Generation Y is the biggest group since the child boomers. Due to their purchasing power, they have become appealing focuses for some businesses. They are unique in relation to different ages since they are racially assorted. Since they are insightful, legitimate, and expressive, they can handle their surroundings and have a feeling of control. They can apply control on the unrestricted economy through assessment articulation through sites affecting advertisers and customers.

2.1.4 Perceived Compatibility

Rogers (2003) describes perceived compatibility as “the degree to which innovation is perceived as being consistent with the existing values, past experiences and needs of potential adopters.” In congruence with El-Masry and Agag (2016), compatibility is the degree to which Generation Y trusts that utilizing e-commerce corresponds their way of life, and purchase inclination. Many academic works agreed, showing that Generation Y is more likely to purchase goods that match their way of life and values (Smith, 2011).

Millennials, being more digital than any other generation (Vodanovich, Myers & Sundaram, 2010), are experts in making use of the world wide web which explains their commitment to the e-commerce retailing (Amaro & Duarte, 2015). Social framework standards affect compatibility (Chen & al., 2002), and e-retailers try to make frameworks that are easier for digital customers (Jin & Robey, 1999), so that Generation Y can have simple access. Since Millennials are accepted to be more worried about their worth frameworks and convictions with regards to buying any items/goods, we can assume that an individual who utilizes web consistently is

bound to have diminished intellectual weight in utilizing an electronic retail service for his errands. Thus, his convenience will be impacted, positively.

The usefulness in e-commerce describes the extent to which a specific electronic commerce service provider could expand personal shopping tasks. Persons who are highly compatible with the technology will mechanically find that the technology meets their assumptions about the technology and their needs. This is why usability beliefs are effortlessly turned on. The highly innovative millennials also believe that new technologies can be easy to use.

2.1.5 Innovativeness

The innovation of modern technology is the way individuals are willing to try those modern technologies (Agarwal & Prasad, 1998). Millennials had to deal with the information technology revolution since day one (Gurău, 2012), and the fact that they are accustomed to digital technology makes them more willing to try new technologies (Smith, 2011). According to research by Agarwal and Prasad (1998), people with a high degree of innovation are more likely to have a positive view of technology than those with a low degree of innovation. Their thoughts on ease of use and usefulness will reflect those positive views (Lu et al., 2011). A study by Agarwal and Karahanna (1998) partially supports the ability to perceive compatibility. Based on these studies, we suggest that for millennials, perception innovation will have a positive impact on the perceived usefulness and ease of use of e-retailing.

2.1.6 Subjective Norms

Subjective norms are how a person's behavior is affected by the opinions of peers, friends, colleagues or family (Crespo&Del Bosque, 2008). Subjective norms are very important for technology acceptance because they help reduce uncertainty.

Millennials trust their peers, not marketers and advertisers (Shankar et al., 2010). This is why; they rely on peer recommendations before purchasing any product or service (Littman, 2008). Venkatesh and Davis (2000) adapted TAM and used perceived usefulness as a reason for subjective norms. Therefore, when an individual's important reference object thinks that technology is useful, the individual will feel the same way (Lewis et al., 2003).

A person's capability to use a new system can also be enlarged by Subjective Norms. Based on social information processing theory, Lu et al (2005) have proved that a person's perceived ease of use is positively persuaded by subjective norms.

2.2 Theoretical Framework

2.2.1 Theoretical Framework

This study presents a theoretical framework that is built on the TAM (Davis, 1989) and diffusion of innovation model (E.M. Rogers, 1962). Many studies have tried to combine these two and have shown that they both label the electronic shopping behavior of individuals (Agag& El-Masry, 2016).

TAM or technology acceptance assumes that a person's data system's acceptance is dictated by two significant factors: Perceived Ease of Use and Perceived Usefulness. Both of them define the electronic loyalty to decent technologies (Bhattacharjee, 2001). While the other model serves to explain how to use online purchase in different conditions (e.g., Hung et al., 2011; Amaro & Duarte, 2015). In agreement with the innovation diffusion, any approach with respect to a latter market depends on four components: Innovativeness, the nature of the market, the unsure factors and the subjective norms. We can consider, according to this speculation, components

like subjective norms, perceived compatibility as the irrelevant variables to influence each of use and usefulness with the aim of influencing the electronic loyalty of consumers.

2.2.2 The Relationship between Tam Variables

The technology acceptance model (Davis, 1989) linked ease of use to usefulness. In addition to that, other studies (e.g., Agarwal & Karahanna, 1998; Chen et al., 2002) have confirmed the exact same thing. And this relates to e-retail pages too. Karahanna and Straub (1999) have revealed that a system's PEU will positively influence its PU.

The foundation of any relationship is trust (Turan & Kara, 2018). And this concerns all human circumstances, not just the customer service environment. And according to (Ahmed, Tarique, & Arif, 2017; Moghavvemi, Lee, & Lee, 2018; Nguyen, Nisar, Knox, & Prabhakar, 2018), the associations that can make and keep up with trust of undeniable level among their clients have lot of advantages compared to the ones who don't. Not only that, but customers who trust are bound to make an online buy which makes trust a vital facilitator of electronic business (Bhattacharjee, 2002; Gefen, 2003; Flavia'n & Guinali'u, 2007). Lot of academic papers developed on TAM (e.g., Chen et al., 2002; Moon & Kim, 2001; Lu et al., 2005) linked PU and PEU with the intentions of users; however, they have not associated them directly with trust. But Casalo et al. (2007) proved that web site security, protection and ease of use, which are basically equivalent to perceived ease of use and perceived usefulness, affected directly consumer trust.

Arbaugh (2000) and Chiu, Chang, Cheng and Fang (2009) recorded a positive impression of PU on satisfaction. Many other studies have also agreed on the

positive relation between PEU and satisfaction (Chang & Wang, 2008; Stoel & Lee, 2003) . In fact, a consumer is more likely to be satisfied toward online experiences if it is perceived to be useful (Bhattacharjee, 2001) and easy to use (Devaraj, Fan, & Kohli, 2003; Pavlou, 2003).

2.2.3 The Relationship Between Trust and Customer Satisfaction

In general, a customer is satisfied when the purchased product has good quality stuff and an affordable price. (Basha, Mason, Shamsudin, Hussain, & Salem, 2015; B. Kadir & Shamsudin, 2019; Salem, Shawtari, Shamsudin, & Hussain, 2017; M. F. Shamsudin, Nurana, Aesya, & Nabi, 2018) claimed the buyer's satisfaction to be positively related to their customer trust. (M. F. Shamsudin, Razak, et al., 2018; M. F. Shamsudin, Shabi, et al., 2017; Mohd Farid, Shamsudin & Razali, 2015) see satisfaction as an antecedent to trust. These statements prove that, if the customer satisfaction increases (Matute, Palau-Saumell, & Occhiocupo, 2019; O'Brien, Jarvis, & Soutar, 2015; Parihar & Dawra, 2020), customer trust will automatically increase as well and vice versa. For example, the current research (Akroush & Mahadin, 2019; Kamath, Pai, & Prabhu, 2019; Koutsothanassi, Bouranta, & Psomas, 2017) sees satisfaction as a measure of trust, and believes that consumers who are pleased with the bank service automatically trust the bank as well (Sallaudin Hassan & Shamsudin, 2019).

2.2.4 The Relationship Between Trust and Loyalty

Many studies define trust as a predictor of customer loyalty (Gul, 2014; Bibb & Kourdi, 2004; Hsu, 2008; Chaudhuri & Holbrook, 2001). The trust relationship established between the customer and the service provider will increase the customer's loyalty to any organization (Kassim & Abdullah, 2008; Kishada & Wahab, 2013). Gul (2014) pointed out that when a customer is loyal to a

product or service, he basically trusts it. Since trust is an important link between a brand and its customers, it is one of the determinants of brand loyalty (Morgan & Hunt, 1994).

Fornell (1992) defines customer satisfaction as "an attitude formed by customers based on experience after obtaining products or using services and paying for them". Ningsih and Segoro (2014) also regard satisfaction as an attitude. On the other hand, Yap, Ramayah and Shahidan (2012) define it as the overall attitude of the customer towards the service provider. Customer satisfaction is also considered an important precursor of customer loyalty. In other words, customer loyalty is seen as a result of customer satisfaction (Heskett, Sasser, & Schlesinger, 1997).

2.2.5 Conceptual Model

The conceptual model below summarizes the proposed hypothesis.

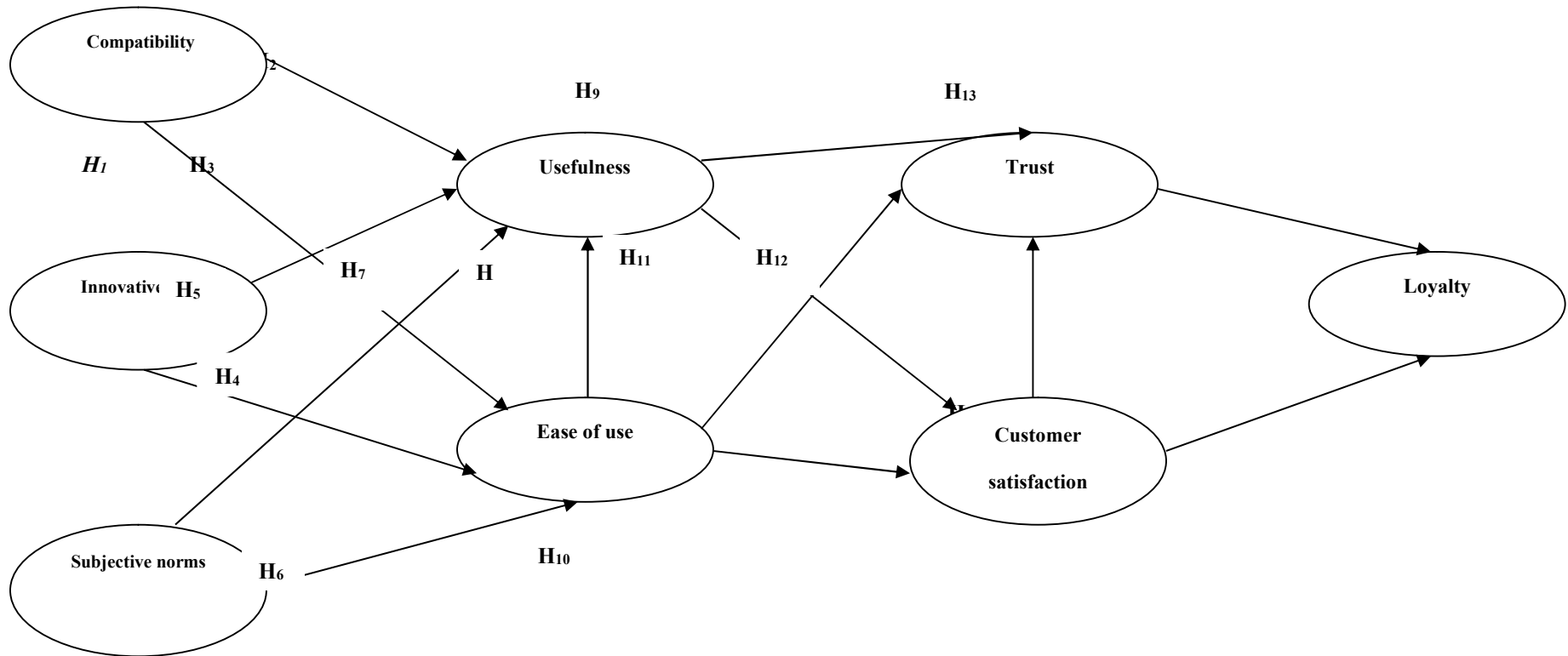


Figure 1: Conceptual Model

Chapter 3

RESEARCH METHODOLOGY

3.1 Overview

The aim of this study was to find out to what extent digital marketing strategies influence the loyalty of millennials. This chapter contains the details of how the research was carried out, the data collection methods, mode of analysis, sampling methods and research design.

3.2 Research Design and Data Collection

Since the study is focused on millennials, all the respondents who are born after 1981. This study was based on a quantitative research method with the aid of survey questionnaires for data collection.

Before distributing those questionnaires, a pilot study was done to correct any probable errors to increase the validity of the questionnaire. The pilot study in this research was conducted among thirty (30) potential respondents to determine if the survey is adequate and fit for a larger scale.

The main questionnaires were later on sent to students from different universities in North Cyprus. The sample size for the study is two hundred and three (203) respondents. The sampling method that was utilised within this research is convenience sampling as the sample is conveniently located to the researcher. Given the diversity of nationalities present in the island, it provided enough ground for the

questionnaires to be sent to students within the island. The questionnaire was in English as it was targeting all international students. The responses were later on analyzed with appropriate statistical software and results were computed.

Online questionnaires were administered for gathering the primary data. The survey was divided into two (2) parts which were: A first section that was divided into eight (8) parts (Perceived compatibility – 4, Innovativeness – 4 , Subjective norms – 4, Perceived usefulness – 5 , Perceived ease of use – 4 , Customer satisfaction – 2 , trust – 5 and brand loyalty – 6) adding up to a total of thirty four (34) components. A Likert scale measurement ranging from one (1) to five (5) labeled Strongly Disagree (1) to Strongly Agree (5) respectively was adopted for all the components based on the previous studies conducted; and a demographic section which included gender, age, income, education level, marital status, university and department, spoken languages, nationality and few questions about online purchasing, used social media and finally whether the person has a blog/YouTube channel or no.

A total of two hundred and three (203) questionnaires were collected. The table below shows the components in the survey and their original sources:

Table 1: Components and Their Original Sources

COMPONENT	NO. OF ITEMS	ORIGINAL SOURCE
Perceived Compatibility	4	Journal of Retailing and Consumer Services 48 (2019) 215–223
Innovativeness	4	Journal of Retailing and Consumer Services 48 (2019) 215–223
Subjective Norms	4	Journal of Retailing and Consumer Services 48 (2019) 215–223
Perceived Usefulness	6	Journal of Retailing and Consumer Services 48 (2019) 215–223
Perceived Ease of Use	5	Journal of Retailing and Consumer Services 48 (2019) 215–223
Customer satisfaction	2	Ragunathan and Irwin(2001)
Trust	5	Matzler et al, (2008). Chanduhuri and Holbrook,(2001)
Loyalty	6	(Algesheimer, Uptal and Herrmann, 2005; Fullerton, 2005;

3.3 Questionnaire Administration

As previously stated, the data was collected through the distribution of the questionnaire online. The questionnaire was sent as an online survey to the students in TRNC. A Software program Google Drive was used for this online survey.

Two methods were used in distributing the questionnaires. The questionnaire was circulated by the researcher to friends, classmates and families who were in TRNC

by sending them a message in different platforms such as Teams, Facebook, Instagram, Whatsapp etc which contained the link to the online survey. These friends, families and classmates in turn forwarded the link of the questionnaire to their friends, families and classmates.

3.4 Determination of the Sample Size

Daniel (2011) provides a guideline of the various sample sizes estimates which can be used if a researcher applies a non-probability sampling technique.

The sample size for such a study ranges from 200 to 2500 participants. Furthermore, to establish the sample size, the ratio of observation to independent variable should be used as a guide to finding this (Bartlett, Kotrlik, & Higgins, 2001).

Given the above recommendations, a sample size of 203 respondents will be deemed acceptable for the study.

3.5 Data Analysis Methods

For the study, the data generated from the online survey was exported and was analyzed on the SPSS and Smart PLS software. SPSS was used in capturing the primary data and calculating both descriptive and inferential statistics meanwhile Smart PLS 3 was used in testing the hypothesis for the study.

An Exploratory factor analysis (EFA) will be used for the validity of the instruments. Factor loadings of less than 0.5 will be deleted in the EFA. Variables that loaded onto two or more instruments (cross-loaded) will also be left out of the analysis. The internal consistency will be determined by calculating the Cronbach's alpha

coefficients of the items. A Cronbach alpha cut-off point off 0.6 will be used in the analysis.

For this study, the Pearson r will be used to measure the relationship between independent variables influencing the E-loyalty of Millennials. The study will apply a path analysis using PLS-SEM to identify the supported and rejected hypothesis.

3.6 Hypotheses

The following hypotheses were raised to determine which of the factors (Perceived Compatibility, Perceived Usefulness, Perceived Ease of use, Innovativeness, Subjective Norms and Trust) influences the customer loyalty of the Millennials as indicated in Figure 1:

H1: Perceived compatibility will have a positive influence on perceived ease of use for millennials.

H2: Perceived compatibility will have a positive influence on perceived usefulness for millennials.

H3: Perceived innovativeness will have a positive influence on perceived usefulness of e-retailing for millennials.

H4: Perceived innovativeness will have a positive influence on perceived ease of use in e-retailing for millennials.

H5: Subjective norms will have a positive influence on perceived usefulness of e-retailing for millennials.

H6: Subjective norms will have a positive influence on perceived ease of use of e-retailing for millennials.

H7: Perceived ease of use will have a positive influence on perceived usefulness of e-retailing for millennials.

H8: Perceived ease of use will have a positive influence on trust of millennials.

H9: Perceived usefulness will have a positive influence on trust for millennials.

H10: Perceived ease of use will positively influence satisfaction for millennials.

H11: Perceived usefulness will positively influence customer satisfaction for millennials.

H12: Customer satisfaction will positively influence trust for millennials.

H13: Trust will positively influence loyalty for millennials.

H14: Customer satisfaction will positively influence loyalty for millennials.

Chapter 4

DATA ANALYSIS

4.1 Demographic Analysis

Data were collected from students in universities and high schools all over the island. 59.1 % of the respondents were males (120 respondents) while the females formed forty point nine percent (40.9%) which is equivalent to 83 respondents. The most dominant age among the respondents was twenty two (27.6%) followed by those who are aged twenty four (22.7%). Less than twenty percent (<20%) of the respondents were twenty one years old or less, while only three percent (3.0 %) of them were aged twenty seven (27) or more.

In terms of the level of income, we will start with the family income level followed personal income level:

Ninety one (91) of the respondents (44.8%) said their family income level is between 3,000\$ and 3,999\$, thirty two (32) respondents (15.8%) of the respondents said their family income is between 4,000\$ and 4,999\$ while 26 respondents agreed that their family receive an income of between 2,000\$ and 2,999\$. Almost eight percent (7.9%) of the respondents said they have a family income of between 1,500\$ and 1,999\$ while almost six percent (5.9%) of them admitted their family income is between 800\$ and 1,499\$. Eleven percent (11%) of the total family income was between 5,000\$ and 5,999\$ and another eleven percent (11%) was above 6,000\$. A

minority (4 respondents) of the respondents said their family income is less than 800\$.

One hundred and two (102) of the respondents (50.2%) said they had a personal income level of less than 800\$, twenty five point one percent (25.1%) of the respondents (51 respondents) said they had a personal income level of between 800\$ and 1,499\$, thirty two (32) respondents (15.8%) said they had a personal income level of between 1,500\$ and 1,999\$, while almost four percent (3.9%) of the respondents admitted receiving an income of between 3,000\$ and 3,999\$ and three point four percent (3.4%) of the respondents said they had a personal income of between 2,000\$ and 2,999\$ while one percent (1.0%) of the respondents received above 6,000\$. Only one respondent received an income of between 4,000\$ and 4,999\$.

It was also discovered that one hundred (100) respondents (49.3%) were master students, seventy eight (78) respondents (38.4%) were bachelor students, five point nine percent (5.9%) of the respondents (12 respondents) were PhD students, five point four percent (5.4%) (11 respondents) were still in high school and only two (2) respondents were employed workers.

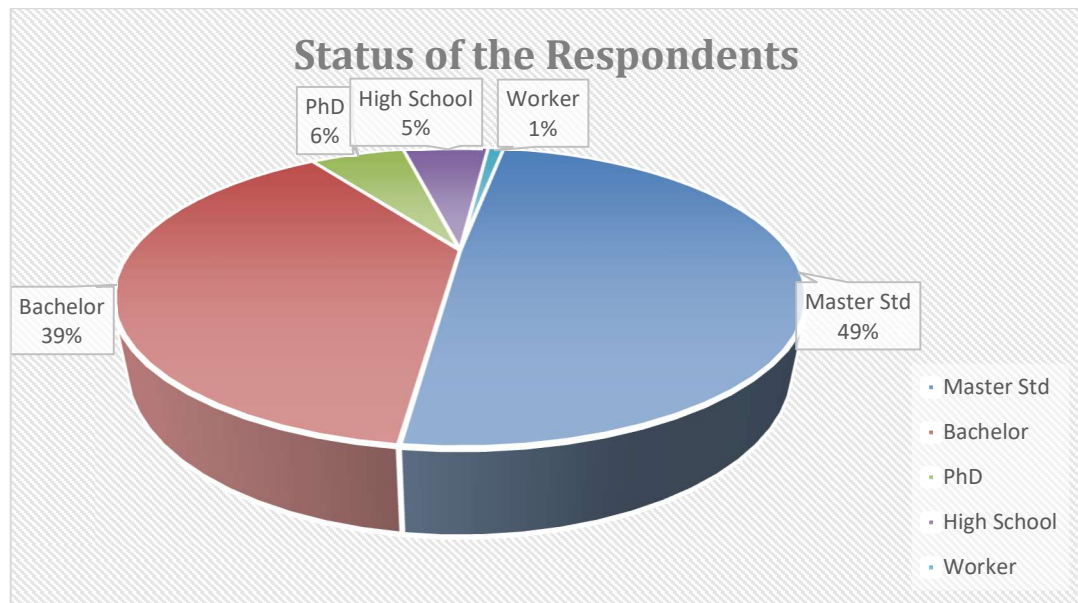


Figure 2: Status of the Respondents

A great number and percentage of the respondents (92.6%, 188 respondents) were single while only seven point four percent (7.4%) (15 respondents) were married. Furthermore, one hundred and fifty-four (154) respondents (75.8%) go to EMU, twenty-two point two percent (22.2%) which is about forty-five (45) respondents go to CIU while only two percent (2%) of them are studying in other universities/high schools.

We didn't get to know only the respondents' universities but also their departments; eighty-four (84) respondents (41.4%) of them were master marketing students, seventy point two percent (17.2%) studied architecture, fourteen (14) respondents were civil engineering students and the rest studied each of MBA, law, finance etc.

As for their languages, all the respondents spoke English, seventy-three point nine percent (73.9%) of the respondents spoke Arabic, while about fifteen percent (15.3%) of the respondents spoke French, eighteen (18) respondents spoke Turkish, three point nine percent (3.9%) of the respondents spoke Urdu, while three point four

percent (3.4%) of them spoke Farsi (Persian). The rest of the respondents spoke other languages.

More than twenty (20) diverse nationalities ranging from AlgeriatoTurkey were found. Respondents from Morocco formed major part of the data followed by Egyptians and the rest from other countries.

As per the results, almost fifty percent (45.8%) of the respondents purchased online twice a month, thirty-seven (37) respondents (18.2%) of them purchased online once a month, 14.3% of them every two months, while twenty-six (26) respondents purchased online two times a year, 4.9% of them once a week and a small percentage of respondents purchased online at least two times a week.

Seventy-four point three percent (74.3%) of the respondents use Instagram, 19.3% of the respondents use Facebook while only 6.4% of them use twitter. In fact, one hundred and two (102) of the respondents spent between three (3) to four (4) hours on their favorite social media, thirty percent (30.0%) (61) of the respondents spent more than four (4) hours, while eight point four percent (8.4%) of them spent between two (2) to three (3) hours and almost seven percent (6.9%) of the respondents spent between one (1) to two (2) hours while the rest of them (nine respondents) spent less than one (1) hour.

Sixty-four point five percent (64.5%) of the respondents don't have a blog meanwhile the rest do, and fifty-six point seven percent (56.7%) (115 respondents) of their peers also don't have a blog while forty-three point three percent (43.3%) of the peers do.

Finally, as per the results, sixty-two point one percent (62.1%) (126 respondents) of the respondents don't have a YouTube channel while thirty-seven point nine percent (37.9 %) (77 respondents) of the respondents do have one.

4.2 Perception Difference Based on Gender

We are at first interested in finding out whether the attitude of the respondents for “Perceived Compatibility” differs according to gender and carried out independent t-test since we have two categories to differentiate.

Results of the independent t-test showed that the attitude for the “Perceived Compatibility” did not differ according to the gender. (Significance level: 0.254) Neither is their attitude for each of “Innovativeness” (significance level: 0.456), “Subjective norms” (significance level: 0.638), “Perceived usefulness” (significance level: 0.953) and “Perceived ease of use” (significance level: 0.837).

However, the independent t-test results detected that the respondents' attitude for “Customer satisfaction” (significance level: 0.001) were different according to the gender. Mathies and Buford (2010) agreed as they think females and males take different characteristics to be considered important in their evaluations of good service in order for them to be satisfied. The respondents' attitude was also different for “Trust”(significance level: 0.000) according to gender. In fact, several surveys found out that men are more likely to believe that people or brands can be trusted (Alesina& La Ferrara 2002; Glaeser et al.2000; Terrell & Barrett, 1979). Last but not least, the attitude of the respondents for “Loyalty” (significance level: 0.000) was also different according to gender. A study conducted by Melnyk et al. (2009) showed that female customers are relatively more loyal to individuals while male

customers are relatively more loyal to companies. However, other studies showed that women tend to repurchase more than men (Mittal & Kamakura, 2001; Dimitriades, 2006) or that there is actually no significant difference by gender (McGoldrick & Andre, 1997). This makes us wonder whether gender is related or not to brand loyalty so further research is needed.

4.3 Perception Difference Based on Family Income

We did an ANOVA test and the results showed that there was no significant difference in the Family Income for “Innovativeness” (significance level: 0.547), “Perceived Usefulness” (significance level: 0.349), and “Customer Satisfaction” (significance level: 0.491). A study by Igor and Kristina (2016) showed that Individuals who earn more do not care about the price, but pay more attention to the quality and post-sale satisfaction.

There was however a significant difference in the family income for “Perceived compatibility” (significance level: 0.007), “Subjective Norms” (significance level: 0.047), “Perceived Ease of Use” (significance level: 0.027), “Trust” (significance level: 0.020). In fact, Maxim Ananyev and Sergei Guriev (2009) did a research about the effect of income on trust only to find out that there is absolutely no relationship between these two. A difference was also spotted in “Loyalty” (significance level: 0.000) perceptions: A recent study (Murilo Carrazedo Costa Filho, 2020) has depicted low income consumers being more brand-conscious and are also willing to pay a premium for quality.

4.4 Perception Difference Based on Online Purchase

Results of ANOVA showed that there is no difference in the respondents’ attitude for “Perceived Compatibility” (significance level: 0.062) according to online purchase. In

fact, millennials believe that utilizing online retailing matches their needs and shopping preference (Smith, 2011). However, there was a significant difference in the respondents' attitude for "Innovativeness" (significance level: 0.03): Mason and Houston (2007) couldn't find any link between consumers' innovativeness and purchase intention. A significant difference was also detected in "Subjective Norms" (significance level: 0.014) and this is not due to chance; Rehman and Coughlan (2012) found that subjective norm was a strong predictor when customers tend to shop online. "Perceived Usefulness" (significance level: 0.025), "Perceived Ease of Use" (significance level: 0.000), "Customer Satisfaction" (significance level: 0.001): It has been argued that online commerce offers more satisfaction to modern consumers who seek convenience and speed, "Trust" (significance level: 0.000) and "Loyalty" (significance level: 0.000).

4.5 Perception Difference Based on Social Media Usage

Results of ANOVA showed that the respondents' attitude from the "Perceived Compatibility" to "Loyalty" did not differ according to the social media usage (the significance of all the variables was more than 0.05).

Social media helps consumers become more productive because they no longer need to spend lot of time looking for information in multiple places since a large amount of that information is shared on their social networking sites. This is how handy and compatible social media adoption for the lives of people can be. It also helps marketers increase their customer's loyalty; Forbes found that more than 60% of millennials admitted that they are more likely to become loyal to the brands that engage them on social media.

4.6 Perception Difference Based on Having a YouTube Channel

We carried out Independent t-test in order to find if the perception differs whether the respondent has a YouTube channel or not.

The results showed that there is a difference in the following:

- Perceived Compatibility 0,003
- Perceived Ease of Use 0.017
- Customer Satisfaction 0.001
- Trust 0.001
- Loyalty 0.000

And no significant difference was detected for “Innovativeness”, “Subjective Norms”, and “Perceived Usefulness”.

4.7 Normality

The test for normality was performed on the variables and the results of the test will be illustrated using the results from both the skewness and kurtosis statistics.

Table 2: Skewness and Kurtosis Statistics

	Skewness	Kurtosis
Perceived compatibility	-.456	-1.074
Innovativeness	-.046	-.814
Subjective Norms	-.001	-.960
Perceived usefulness	-.165	-.366
Perceived ease of use	.327	-.806
Customer satisfaction	-1.185	1.606
Trust	-.972	.984
Loyalty	-.696	-.442

Table 2 illustrated that all the variables apart from Perceived ease of use were negatively skewed with their figures being negative. Furthermore, Customer satisfaction and Trust out of all the other variables had a positive kurtosis meaning that their distribution was rather centered. The other variables had a negative kurtosis (below 0) meaning that their distributions are relatively flat.

4.8 Construct Validity and Reliability

The validity and reliability of the variables were determined by conducting Construct Reliability and Validity using SmartPLS3. The AVE value should be greater than 0.50 to be considered suitable for testing convergent validity (Hair, Black, Babin, Anderson, & Tatham, 2006; Henseller, Ringle&Sinkovics, 2009) while Factor loadings should be within 0.61 and 1.00 or greater than 0.5 in order to be suitable for the study (Dijkstra &Henseller, 2015; Mustakallio, Autio& Zahra, 2002).

The Cronbach's alpha co-efficient normally ranges from zero (0) to one (1) however should not be too high which tends to redundancy (Steiner, 2003) and not too low with a minimum value of 0.60 (George &Mallery, 2003; Hair et al., 2006; Hair, Hult, Ringle&Sarstedt, 2014).

From Table 4.2, the Cronbach alpha and the composite reliability coefficients of all the variables were high and good as they ranged between 0.816 and 0.981. The rho_A scores for all the constructs were above the 0.6 threshold which was acceptable for the study. These results provided enough evidence of reliability in all the constructs.

The AVE coefficients of the constructs all were above the threshold (between 0.586 and 0.945) and hence acceptable for the study.

Table 3: Confirmatory Factor Analysis Results

Construct	Item	Factor Loading	Cronbach α	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Perceived compatibility	PC1	0.941	0.975	0.979	0.981	0.930
	PC2	0.933				
	PC3	0.932				
	PC4	0.945				
Innovativeness	INN1	0.762	0.916	0.928	0.947	0.856
	INN2	0.733				
	INN3	0.796				
	INN4	0.706				
Subjective norms	SBN1	0.756	0.868	0.873	0.910	0.717
	SBN2	0.797				
	SBN3	0.577				
	SBN4	0.509				
Perceived usefulness	PUS1	0.608	0.816	0.856	0.874	0.586
	PUS2	0.846				
	PUS3	0.551				
	PUS4	0.748				
	PUS5	0.694				
Perceived ease of use	PEU1	0.849	0.931	0.935	0.967	0.935
	PEU2	0.754				
	PEU3	0.747				
	PEU4	0.513				
Customer satisfaction	CS1	0.894	0.942	0.942	0.972	0.945
	CS2	0.901				
Trust	TR1	0.847	0.963	0.964	0.971	0.871
	TR2	0.915				
	TR3	0.934				
	TR4	0.895				
	TR5	0.912				
Loyalty	LOY1	0.895	0.949	0.955	0.959	0.797
	LOY2	0.658				
	LOY3	0.795				
	LOY4	0.816				
	LOY5	0.681				
	LOY6	0.814				

As for discriminant validity, the results are presented in Tables 4.3 and 4.4 down below. In order to establish it, 3 criteria are needed:

First of all, the square root of each AVE value belonging to each construct should be much greater than any correlation among any pair of latent variables (Fornell&Larcker, 1981).

Second of all, the factor loadings for the assigned construct have to be higher than the loadings of all the other constructs (Hair et al., 2014).

Last but not least, we have to make sure that all the HTMT values are less than the suggested threshold of 0.90 (Henseller, Ringle&Sarstedt, 2015; Gold, Malhotra &Segars, 2001).

All the criteria mentioned above were used and were met.

Table 4: Descriptive Statistics and Correlations

	M	SD	1	2	3	4	5	6	7	8
1. PC	3.559	1.081	0.9644							
2. INN	3.500	.9062	0.520	0.9252						
3. SBN	3.571	.7770	0.540	0.687	0.8468					
4. PUS	3.666	.7688	0.278	0.626	0.531	0.7655				
5. PEU	3.395	.8223	0.440	0.664	0.685	0.533	0.9670			
6. CS	3.722	.7961	0.260	0.260	0.359	0.256	0.239	0.9721		
7. TR	3.685	.7430	0.099	0.243	0.334	0.264	0.288	0.870	0.9333	
8. LOY	3.839	.9675	-0.062	0.276	0.331	0.349	0.293	0.800	0.807	0.8927

Note: Diagonal values in bold are square root of the AVEs; M= mean, SD= standard deviation, PC= Perceived compatibility, INN= innovativeness, SBN= subjective norms, PUS= Perceived usefulness, PEU= perceived ease of use, CS= customer satisfaction, TR= trust, LOY= Loyalty

All correlations are significant at $p < .01$.

Table 5: HTMT Ratio

	1	2	3	4	5	6	7	8
1LOY								
2CS	0.859							
3PEU	0.520	0.358						
4INN	0.195	0.232	0.539					
5PC	0.097	0.124	0.178	0.594				
6SBN	0.376	0.403	0.548	0.727	0.569			
7TR	0.855	0.811	0.356	0.216	0.098	0.369		
8PUS	0.428	0.286	0.794	0.738	0.422	0.627	0.295	

Note: PC= Perceived compatibility, INN= innovativeness, SBN= subjective norms, PUS= Perceived usefulness, PEU= perceived ease of use, CS= customer satisfaction, TR= trust, LOY= loyalty

4.9 Test of Hypotheses

Hypothesis 1 proposes that perceived compatibility positively influences perceived ease of use for millennials. The results showed that perceived compatibility significantly influenced perceived ease of use ($\beta = 0.017$, $p = 0.000$), thus giving enough evidence to support H_1 .

Hypothesis 2 proposes that perceived compatibility positively influence perceived usefulness for millennials. The results showed that perceived compatibility positively influenced perceived usefulness ($\beta = 0.088$, $p = 0.000$), thus giving enough evidence to support H_2 .

Hypothesis 3 proposes that innovativeness positively influences perceived usefulness of e-retailing for millennials. The results showed that innovativeness positively influenced perceived usefulness ($\beta = 0.449$, $p = 0.000$), thus giving enough evidence to support H_3 .

Hypothesis 4 proposes that innovativeness positively influences perceived ease of use in e-retailing for millennials. The results showed that innovativeness positively influenced perceived ease of use ($\beta = 0.327$, $p = 0.000$), thus giving enough evidence to support H_4 .

Hypothesis 5 proposes that subjective norms positively influence perceived usefulness of e-retailing for millennials. The results showed that subjective norms positively influenced perceived usefulness ($\beta = 0.232$, $p = 0.000$), thus giving enough evidence to support H_5 .

Hypothesis 6 proposes that subjective norms positively influence perceived ease of use of e-retailing for millennials. The results showed that subjective norms positively influenced perceived ease of use ($\beta = 0.450, p = 0.000$), thus giving enough evidence to support H₆.

Hypothesis 7 proposes that perceived ease of use positively influences perceived usefulness of e-retailing for millennials. The results showed that perceived ease of use positively influenced perceived usefulness ($\beta = 0.498, p = 0.000$), thus giving enough evidence to support H₇.

Hypothesis 8 proposes that perceived ease of use positively influences trust of millennials. The results showed that perceived ease of use positively influenced trust ($\beta = 0.186, p = 0.000$), thus giving enough evidence to support H₈.

Hypothesis 9 proposes that perceived usefulness positively influences trust of millennials. The results showed that perceived usefulness positively influenced trust ($\beta = 0.149, p = 0.000$), thus giving enough evidence to support H₉.

Hypothesis 10 proposes that perceived ease of use positively influences customer satisfaction for millennials. The results showed that perceived ease of use positively influenced customer satisfaction ($\beta = 0.139, p = 0.000$), thus giving enough evidence to support H₁₀.

Hypothesis 11 proposes that perceived usefulness positively influences customer satisfaction for millennials. The results showed that perceived usefulness positively

influenced customer satisfaction ($\beta= 0.189, p= 0.000$), thus giving enough evidence to support H₁₁.

Hypothesis 12 proposes that customer satisfaction positively influences trust for millennials. The results showed that customer satisfaction positively influenced trust ($\beta= 0.811, p= 0.000$), thus giving enough evidence to support H₁₂.

Hypothesis 13 proposes that trust positively influences loyalty for millennials. The results showed that trust positively influenced loyalty ($\beta= 0.596, p=0.000$), thus giving enough evidence to support H₁₃.

Hypothesis 14 proposes that customer satisfaction positively influences loyalty for millennials. The results showed that customer satisfaction positively influenced loyalty ($\beta= 0.488, p= 0.000$), thus giving enough evidence to support H₁₄.

Table 6: Hypotheses Test Results

	Path	β	P-value	Remarks
1	Perceived compatibility → Perceived usefulness	0.017	0.000	Accepted
2	Perceived compatibility → Perceived ease of use	0.088	0.000	Accepted
3	Innovativeness → Perceived usefulness	0.449	0.000	Accepted
4	Innovativeness → Perceived ease of use	0.327	0.000	Accepted
5	Subjective Norms → Perceived usefulness	0.232	0.000	Accepted
6	Subjective Norms → Perceived ease of use	0.450	0.000	Accepted
7	Perceived ease of Use → Perceived usefulness	0.498	0.000	Accepted
8	Perceived ease of use → Trust	0.186	0.000	Accepted
9	Perceived usefulness → Trust	0.149	0.000	Accepted
10	Perceived ease of use → Customer satisfaction	0.139	0.000	Accepted
11	Perceived usefulness → Customer satisfaction	0.189	0.000	Accepted
12	Customer satisfaction → Trust	0.811	0.000	Accepted
13	Trust → Loyalty	0.596	0.000	Accepted
14	Customer satisfaction → Loyalty	0.488	0.000	Accepted

Chapter 5

CONCLUSION AND RECOMMENDATIONS

5.1 Discussion of Hypotheses

In the previous chapter, it was established that out of the fourteen hypotheses which were constructed for the study, all of them were accepted. In the following section, discussions of those accepted hypotheses will be made.

The hypothesis of perceived compatibility positively influencing perceived ease of use for Millennials (H1) was accepted. This therefore means that Millennials viewed perceived compatibility as an influential behavioral trait with regards to perceived ease of use.

The hypothesis of perceived compatibility positively influencing perceived usefulness for Millennials (H2) was accepted. This therefore means that Millennials viewed perceived compatibility as an influential behavioral trait with regards to perceived usefulness.

Those findings are in line with previous studies by Kristensen (2016) Koenig Lewis, Palmer, and Moll (2010). This means that the more millennials found the internet technology to be compatible with their beliefs and values, the more they would see it as easy to use and flexible.

The hypothesis of innovativeness positively influencing perceived usefulness for Millennials (H3) was accepted. This therefore means that Millennials viewed innovativeness as an influential behavioral trait with regards to perceived usefulness.

The hypothesis of innovativeness positively influencing perceived ease of use for Millennials (H4) was accepted. This therefore means that millennials viewed innovativeness as an influential behavioral trait with regards to perceived ease of use.

These results are in alignment with the research by Eastman et al. (2014) for mobile technology behavior and Smith (2012) for digital marketing strategies, where the role of innovativeness is established as a crucial variable for millennials. Millennials are typically considered as innovative by nature. This hence suggests that innovativeness is a key influencer of PUS and PEU for millennials.

The hypothesis of subjective norms positively influencing perceived usefulness for millennials (H5) was accepted. This therefore means that millennials viewed subjective norms as an influential behavioral trait with regards to perceived usefulness.

The hypothesis of subjective norms positively influencing perceived ease of use for millennials (H6) was accepted. This therefore means that millennials viewed subjective norms as an influential behavioral trait with regards to perceived ease of use.

Subjective norms are so crucial because the millennials have a high level of trust in peer groups and their opinions (Shankar et al., 2010).

In a place where most of the contemporaries recommend e-retailing technologies the limited impact of subjective norms is as expected.

The hypothesis of perceived ease of use positively influencing perceived usefulness for millennials (H7) was accepted. This therefore means that Millennials viewed perceived ease of use as an influential behavioral trait with regards to perceived usefulness.

This result shows that the easier to use the internet, the more useful the millennials would feel the internet is. This finding is at the same time consistent with some previous studies (Bhatiasavi&Yoopetch, 2015; Kim, 2014; Lee, 2009; Ha &Stoel, 2009; Luarn& Lin, 2005), and inconsistent with other ones (Lee &Lehto, 2013). The contradictory findings suggest that the effect of PEU on PUS may vary across contexts and technology applications.

The hypothesis of perceived ease of use positively influencing trust for millennials (H8) was accepted. This therefore means that millennials viewed perceived ease of use as an influential behavioral trait with regards to trust.

The hypothesis of perceived usefulness positively influencing trust for Millennials (H9) was accepted. This therefore means that millennials viewed perceived usefulness as an influential behavioral trait with regards to trust.

A study on mobile social software by Richard (2013) explained that the more the users' access effortlessly to their mobile social software, the more they are likely to trust and use the mobile social software. Previous studies also have supported this

positive relationship (Schepers&Wetzels,2007;Bauer,Reichardt,Barnes&Neumann, 2005).

The hypothesis of perceived ease of use positively influencing customer satisfaction for millennials (H10) was accepted. This therefore means that millennials viewed perceived ease of use as an influential behavioral trait with regards to customer satisfaction.

The hypothesis of perceived usefulness positively influencing customer satisfaction for millennials (H11) was accepted. This therefore means that millennials viewed perceived usefulness as an influential behavioral trait with regards to customer satisfaction.

Those results are in line with previous studies like the one by Irfan and Nurafni (2015) that shows that perceived ease of use has a positive and significant influence on customer satisfaction as well as the research by Amin, et al (2014) that perceived usefulness has a huge impact on customer satisfaction. The findings confirmed that the easier it is for a user to use a technology, the satisfied he will be with it.

The hypothesis of customer satisfaction positively influencing trust for Millennials (H12) was accepted. This therefore means that Millennials see satisfaction as an influential behavioral trait with regards to trust.

The current finding was coincided with the findings of the scholars Wong and Zhou L (2006) who found that satisfied consumers are more likely to trust and repurchase from the same company. Other studies also confirmed that happy and satisfied clients

have more possibility to say positive things about a company (Blodgett & Anderson, 2000; Maxham and Netemeyer, 2002).

The hypothesis of trust positively influencing loyalty for millennials (H13) was accepted. This therefore means that millennials see trust as an influential behavioral trait with regards to loyalty.

The hypothesis of customer satisfaction positively influencing loyalty for millennials (H14) was accepted. This therefore means that millennials see customer satisfaction as an influential behavioral trait with regards to loyalty.

These results come in line with the findings of the scholars (Gul, 2014; Chinomona, 2013; Yap, Ramayah & Shahidan, 2012; Rasheed & Abadi, 2014; Vuuren, Lombard & Tonder, 2012; Mosavi & Ghaedi, 2012) who concluded on a study made on customer trust and customer loyalty in Commercial Banks of Northern Province of Sri Lanka that there is a positive relationship between trust and loyalty. And a study by Annamalahet al. (2011) confirmed that high customer satisfaction of banks is likely to increase customer loyalty. Therefore, customer satisfaction is positively associated with loyalty.

5.2 Limitations of the Study

The study attempted to provide significant contribution to the marketing field especially with regards to e-loyalty. However, the following limitations were apparent upon conducting of the study. The first limitation could be seen in that many students have travelled out of the island to join their countries due to the pandemic, so it was difficult to get a larger sample size for testing. Also, some of the

respondents refused to participate in the research by filling the questionnaires which posed as a limitation as well.

The language barrier was another limitation to the study. With the questionnaire being only distributed in English, non-English speaking would have been able to answer only if the questionnaire has been in their native language.

Despite the above limitations identified, the study still offers valuable information and contribution to back up the literature on e-loyalty for millennials

5.3 Recommendations for Future Studies

This study investigated the influence of marketing strategies on loyalty for Millennials. This was done with the inclusion of perceived compatibility, perceived ease of use, perceived usefulness, subjective norms and trust as additional behavioral variables. The following recommendations are provided for future studies.

- Most of the studies classify people by their age group, perhaps it will be better for the next study to use a different method as there's a big possibility that the difference is within the groups
- The future research might also want to improve the business performance by designing better websites, and coming out with better quality for the customers in order to gain their trust. With that, it might improve the e-service quality, which will contribute to an online shopper satisfaction towards customer loyalty objective.

- Further statistical analysis can be carried out to find out whether some variables have mediation effect. i.e.: Customer satisfaction may mediate the relation between Ease of Use and Loyalty.
- Further research can study whether Millennials use the same technology to interact in different activities.

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APPENDIX



VOLUNTARY PARTICIPATION FOR RESEARCH QUESTIONNAIRES:

Dear participants,

This survey is part of an academic study (Master Thesis) and aim is to measure the customer loyalty among digital marketing activities.

This survey will take less than 5 minutes. Thanks for cooperation in advance.

Questionnaire consists of two parts, one relates to the determinants of e-loyalty and another related to demographics. After reading the questions carefully, choose an option from among the given choices. The information or data that you provide will be used for research purpose only and got the approval of Ethical Board of the University. There is no right or wrong answer. What matters is your honest opinion.

PART 1–SCALED QUESTIONS

Kindly tick in the box where answer are applicable where
Strongly Disagree=1, Disagree=2, Neutral=3, Agree=4 and Strongly Agree=5

Perceived Compatibility	Strongly Disagree ☹	Disagree	Neutral ☺	Agree	Strongly Agree ☺
Using the Internet to purchase in the next 6 months would:					
be compatible with the way I like to buy	1	2	3	4	5
fit well with the way I like to do things	1	2	3	4	5
be coherent with my habits	1	2	3	4	5
fit into my lifestyle.	1	2	3	4	5
Innovativeness					

If I heard about a new information technology, I would look for ways to experiment with it.	1	2	3	4	5
Among my peers, I am usually the first to try out new information technologies.	1	2	3	4	5
In general I am hesitant to try out new information technologies.	1	2	3	4	5
I like to experiment with new information technologies.	1	2	3	4	5
Subjective Norms					
People whose opinions I value would approve if I buy a lot of things through the Internet.	1	2	3	4	5
People who influence me a lot expects me to buy a lot of stuff through the internet.	1	2	3	4	5
Among my circle of friends, using the internet to purchase things is very normal.	1	2	3	4	5
People who are important to me would agree if I used the Internet to purchase.	1	2	3	4	5

Perceived Usefulness					
Using websites:					
enable me to accomplish tasks more quickly.	1	2	3	4	5
Improve the performance of my tasks.	1	2	3	4	5
saveme money.	1	2	3	4	5

improvey task productivity.	1	2	3	4	5
improve my task quality.	1	2	3	4	5
Perceived Ease of Use					
It will be impossible to use websites without expert help	1	2	3	4	5
My interaction with websites is clear and understandable.	1	2	3	4	5
It is easy for me to become skillful at using websites.	1	2	3	4	5
Usingwebsites require a lot of mental effort.	1	2	3	4	5
Customer satisfaction					
Questions about your favorite brand:					
Overall, I am satisfied with specific experience with the brand.	1	2	3	4	5
I am satisfied with my decision to purchase from this brand.	1	2	3	4	5
Trust					
This brand is safe.	1	2	3	4	5
I trust on this brand.	1	2	3	4	5
I rely on this brand.	1	2	3	4	5
It is an honest brand.	1	2	3	4	5
This brand meets my expectations.	1	2	3	4	5
Brand Loyalty					
This brand would be my first choice.	1	2	3	4	5
I consider myself to be loyal to this brand.	1	2	3	4	5

I will not buy other brands if the same product is available at the store.	1	2	3	4	5
I recommend this brand to someone who seeks my advice.	1	2	3	4	5
I get good value for my money.	1	2	3	4	5
I say positive things about this brand to other people.	1	2	3	4	5

PART 2

DEMOGRAPHIC DATA

Gender -----Male ☐ Female ☐

What is your age? -----

Family income (Monthly) -----

< \$800 ☐ \$800- \$1,499 ☐ \$1,500- \$1,999 ☐ \$2,000- \$2,999 ☐

\$3,000- ☐ \$4,000- \$4,999 ☐ \$5,000- ☐ Above ☐
\$3,999 ☐ \$5,999 ☐ \$6,000 ☐

- Personal Income (Monthly) -----

< \$800 ☐ \$800- \$1,499 ☐ \$1,500- \$1,999 ☐ \$2,000- \$2,999 ☐

\$3,000- ☐ \$4,000- \$4,999 ☐ \$5,000- ☐ Above ☐
\$3,999 ☐ \$5,999 ☐ \$6,000 ☐

Education level-----High school Bachelors Master Phd Professional

- Marital status----- Single Married Divorced Separated Widow

- University -----

- Department -----

- Languages spoken –1) ----- 2) ----- 3) -----

- Nationality(If more than one please write them all)-----

- How often do you purchase online?

At least TWO times a week ☐ Once a week ☐ Twice a Month ☐

Once a Month ☐

Every TWO months ☐ TWO times a YEAR☐

- How often do you purchase your favorite brand(s) online?

At least TWO times a week ☐ Once a week ☐ Twice a Month ☐

Once a Month ☐

Every TWO months ☐ TWO times a YEAR☐

- Which social media do you use the most?

Instagram☐ Facebook ☐ Twitter ☐ Snapchat ☐

- How much time do you spend on the social media (mostly used) per day?

Less than 1 hour Between 1-2 hours Between 2-3hours

Between 3-4 hours More than 4hours

- Do you have a blog?

Yes ☐ No ☐

- Do your peers have a blog?

Yes ☐ No ☐

- Do you have your Youtube channel?

Yes ☐ No ☐