

E-Commerce Service Quality and Customers' Loyalty in Selected Businesses in Zaria Kaduna State Nigeria

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The objective of this paper is to investigate the impact of e-commerce service quality on customers' loyalty in selected registered businesses in Zaria, Kaduna State. This paper employed descriptive survey research design. The population of the study was 140 customers in selected businesses, who were also the sample size. Purposive sampling was adopted to select respondents who were very knowledgeable about the subject matter and whose opinions were relevant to making valuable decisions. The instrument for data collection was a closed-ended structured questionnaire. Cronbach's alpha coefficient was used to determine the reliability of instruments used. Data were recorded and coded into SPSS software version 27.0 and analysed with multiple regression. The findings showed that responsiveness, security and privacy have significant positive impact on customer loyalty. The paper recommended that businesses that are involved in E-commerce should continue to improve on their responsiveness, security and privacy to instill customers' loyalty.

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Background to the Study

For businesses to grow, it must leverage globalization and technological innovation to increase their market share and foster client loyalty. This is a result of the fierce competition that organisations encounter on a global scale (Enemuo, Onyejiaku & Udoh, 2023). In addition to creating high-quality products or services, gaining a competitive advantage in today's market requires cultivating a dedicated consumer base. Gaining the loyalty of target clients requires providing them with better value than competitors (Ajitha, Cha, & Jayanty, 2022). In organisations where higher quality is linked to higher levels of customer loyalty, a company's ability to provide quality services will be determined by its customers' loyalty and their feedback regarding their level of satisfaction with the products they have purchased, or services rendered to them. Most companies use quality management programs to improve the quality of their products and marketing activities because it has been shown that quality significantly influences product performance and, in turn, customer loyalty (Ahmed & Zhu, 2020).

E-commerce has become more widely used and is now seen as an essential tool for any company's efficient management and customer service delivery. An increasing number of Nigerian commercial firms are implementing e-commerce due to the country's growing internet user base (Khatoon, Zhengliang, & Hussain, 2020). Customers' and business owners' perspectives have evolved as a result of e-commerce (Oghenetajiri, 2020). While business managers search for methods to continuously grow, customers look for strategies to continuously buy comfortably (Akpan, Dung, & Ibegbulam, 2020). In today's fiercely competitive e-commerce sector, customers' loyalty has emerged as the most powerful competitive advantage for businesses. Organisations need to develop and preserve a variety of initiative services and quality in order to keep clients. It becomes harder to keep clients satisfied and provide them with a great experience as they get more informed. Customers that receive subpar service or have a bad experience will become disloyal and may choose to do business with other organisations. Considering the aforementioned, the goal of this study is to investigate how e-commerce service quality influence customer loyalty in selected registered businesses in Zaria Kaduna State, Nigeria.

Statement of the Problems

Though people in Nigeria use the internet for business, e-commerce is still not entirely effective. Research indicates that although e-commerce's benefits and potential opportunities are becoming more widely known, its adoption in Nigeria is still limited (Khatoon et al., 2020). Many studies have been done on a range of topics related to the qualities of e-commerce services, such as cost, citizen income, educational attainment, effectiveness, cost-effectiveness, responsiveness, efficiency, data security, network dependability, privacy and confidentiality, threat, and product authenticity (Nepomuceno & Richard, 2014). However, privacy, security and responsiveness are the focus of this study. Also, numerous studies have also been conducted on responsiveness (Ronny, 2022; Khatoon et al., 2020), security (Onikoyi, Babatunde, Lamidi & Odeh, 2020; (Othman, et al., 2020) and privacy (Aslam, 2019; Samsudin, et al, 2011), and customer

loyalty (Sarli, Fadrul, Yusrizal, Robert & Mujtaba, 2022) but not in relation to the selected businesses in Zaria. In addition, there are many studies on responsiveness, security, privacy, and customer loyalty but only have integrated all these three variables at the same time. In an attempt to close these gaps, this study tends to investigate the influence of E-commerce service quality on customers' loyalty in selected businesses in Zaria.

Research Questions

In order to find solutions to the problems stated, the following research questions were raised.

1. Does responsiveness significantly influence customers' loyalty in selected businesses in Zaria?
2. Does security significantly influence customers' loyalty in selected businesses in Zaria?
3. Does internet privacy significantly influence customers' loyalty to selected businesses in Zaria?

Objectives of the Study

The general objective of this paper is to investigate the influence of E-commerce service quality on customers' loyalty in selected businesses in Zaria, Kaduna State. However, the specific objectives of the paper are to;

1. Determine whether responsiveness has any significant influence on customers' loyalty in selected businesses in Zaria.
2. Examine whether security has any significant influence on customers' loyalty in selected businesses in Zaria.
3. Determine whether privacy has any significant influence on customers' loyalty in selected businesses in Zaria.

Hypotheses of the Study

The following hypotheses were formulated in null;

1. Responsiveness has no significant influence on customers' loyalty in selected businesses in Zaria.
2. Security has no significant influence on customers' loyalty to selected businesses in Zaria.
3. Privacy has no significant impact on customers' loyalty in selected businesses in Zaria.

Conceptual Framework/Literature Review

Concept of Customers' Loyalty

Maintaining or even growing client loyalty is one tactic a company can employ to obtain a competitive advantage. This is due to the fact that retaining consumers' loyalty can lower marketing costs and boost retention by protecting them from the consequences of competitors' marketing initiatives (Sarli, Fadrul, Yusrizal, Robert & Mujtaba, 2022). The behavioural and attitudinal approaches are the two theoretical perspectives on the idea of customers' loyalty. The behavioural approach states that loyal customers are prepared

to make additional or repeat purchases of the same good or service from the same company. As to Lotko and Korneta's (2019), the attitude approach indicates that customers are inclined to suggest the firm to others and avoid doing business with rivals.

Concept of E-commerce Service Quality

It is often known that a company's ability to differentiate itself from its competitors depends heavily on the quality of its services. Because of the wide range of services available across numerous industries, customers are becoming more demanding, and in the service sector, quality is becoming more and more important for companies to stay competitive. Robinson (2019) asserts that service quality can be determined by a customer's assessment of a service's superiority. It is often known that delivering high-quality services is an essential corporate requirement; therefore, the aim of providing exceptional services is to satisfy clients in order to maintain their loyalty to the company (Kotler & Keller, 2019). In order to draw in customers and keep them coming back, the company needs to offer all of its clients' excellent service.

Responsiveness

The ability to support and promptly provide for the clients of a business is known as responsiveness. Ajitha et al. (2022) define responsiveness in e-commerce as the capacity to meet the expectations of customers by meeting their demands. This responsiveness can be reached through WhatsApp, Instagram, email, or phone calls. Businesses that are responsive are prepared to assist clients and help as necessary. Meeting customers' requirements promptly and receptively will strengthen their loyalty. Customers feel satisfied and are more likely to stick with the particular business when their complaints are handled and their expectations are met on time (Khatoon et al., 2020).

Security

Security involves ensuring that clients are protected and preventing privacy violations by hackers (Onikoyi, et al., 2020). In e-commerce, security is essential and greatly influences client loyalty (Safi & Awan, 2018). Customers are unaware of a number of website protocols and network security measures. Because of the website's security and the company's reputation, customers are happy with their choice of e-commerce channels (Toor, et al., 2016). Due to security risks, customers are typically hesitant and uneasy about using debit or credit cards for online transactions (Tzavlopoulos, et al., 2019). E-commerce systems must safeguard customer information in addition to details about their online transactions. Inadequate safeguarding of consumer information can result in very undesirable outcomes such as fraudulent transactions and data theft. Thus, in an e-commerce setting, security risk must be considered (Othman, 2020). If a payment fails or the website appears to be fraudulent, the customers' perception of it completely shifts, which affects their confidence and loyalty levels.

Privacy

Other than the necessary information, no consumer is allowed access to undesirable private information on the website. Customers worry a lot about the security of their

personal data since identity theft and other major issues could arise from a data breach. They would not make purchases from the website if they could not trust it to preserve their personal information (Faraoni, Rialti & Pellicelli, 2019). When a website protects users' personal information well, that builds customer confidence, which is the foundation of trust. Thus, safeguarding the functionality and privacy policies of the website is under the purview of the e-service provider (Aslam, Hussain & Arif, 2019). When customers are dissatisfied or skeptical of the kind of information the site is requesting, their perceptions shift and may even cause harm to them believe in the website, which would result in low loyalty.

Empirical Review on E-Commerce Service Quality Related Factors

Numerous researches have been done on various aspects of e-commerce. For instance, Nho and Trong (2024) studied the impact of online service quality on customer loyalty and satisfaction. The study used a survey research design. The study has a research sample size of 720 respondents. Data were gathered via an online survey of all customers who visited a website that specialized in providing local specialty agricultural items. The study used structural equation modeling (SEM) to assess the impact of several factors on customer satisfaction and loyalty. The findings indicated that information quality, product quality, online quality, product price, system responsiveness, delivery, and customer service all have statistically significant beneficial effects on consumer satisfaction and loyalty. The study recommended that e-commerce enterprises should continue to increase the quality of their online services in order to boost consumer happiness and loyalty.

Madueke and Eyupoglu (2024) evaluated the impact of e-service quality on customer loyalty, using customer satisfaction as a mediator in Nigeria's small and medium-sized businesses. The study used a survey research design. The study included a population of 492 respondents. The study's major data collection tool was a questionnaire. The data was examined using SPSS 28, Smart PLS 4, and AMOS 29 for descriptive analysis and structural equation modeling to test the research model. The results revealed that the service quality dimensions were reliability, site design, trust, empathy, convenience, and cultural inclusiveness. have a beneficial and significant impact on customer satisfaction, as well as a positive impact on customer loyalty.

Ashiq and Hussaini (2024) evaluated the impact of e-service quality and e-trust on consumer e-satisfaction and loyalty to a website in Pakistan's online buying environment. The study took a quantitative approach, using structural equation modeling to explore the impact of e-service quality and e-trust on consumers' e-satisfaction and e-loyalty. The statistics were gathered from 250 people in Pakistan who regularly use online shopping websites to buy things. The findings demonstrated that the e-service quality and e-trust provided by e-commerce websites had a substantial impact on client e-loyalty. However, it was discovered that both e-service quality and e-trust have no substantial effect on consumer e-satisfaction. Furthermore, the findings demonstrated that customer e-satisfaction had a favourable impact on e-loyalty.

Enemuo, Onyejiaku, and Udoh (2023) studied the influence of customer satisfaction and service quality of a particular online retail store in Enugu Urban, Nigeria. The results of this study showed that customer satisfaction is greatly influenced by both service delivery and website quality. It was found that customer satisfaction was significantly impacted by service quality as measured by the effectiveness of the website and the delivery of services. The study concluded that in order to improve service delivery, boost consumer perception of the brand, and increase market share, a specialized focus on customer services needs to be established as part of the brand definition.

Ojochide, Adeniyi, Adeoti, Bunmi, and Ineba (2023) investigated the quality of e-services and consumer loyalty in the e-commerce industry in Southwest Nigeria after COVID 19. The study used a survey research design, and its population consisted of 385 Jumia and Konga clients who provide e-business services. A questionnaire was utilized to collect data. The data was analyzed with SPSS version 25. The results revealed that the computed t values and the associated significant probabilities of responsiveness, privacy, fulfillment, compensation, insistent action by customers, switching restraint by customers, repeat purchase by customers, customer satisfaction, and customer loyalty were 16.08 ($P < 0.001$), 26.33 ($P < 0.001$), 12.97 ($P < 0.001$), 6.75 ($P < 0.001$), 10.60 ($P < 0.001$), 7.35 ($P < 0.001$), 15.75 ($P < 0.001$), 13.74 ($P < 0.001$), and 11.92 ($P < 0.001$), respectively. Given the foregoing, it is clear that respondents consider a firm's responsiveness, privacy, and remuneration to be significant at the 99% confidence level. Furthermore, customers' demand action, switching restraint, repeat purchases, customer pleasure, and customer loyalty are regarded to be significant at the 99% confidence level.

Anh, Ta, and Nguyen (2022) investigated the effect of e-commerce service quality on customer loyalty in Vietnam. The study assesses service quality and customer loyalty among logistics service providers, with customer satisfaction serving as a mediating variable. The survey questionnaire was used to collect 401 responses from Vietnamese consumers. The data were analyzed using least-squares method (PLS-SEM). The findings reveal that service quality characteristics such as customer service, product quality, information quality, delivery service, perceived price, and reverse logistics all have a beneficial impact on customer loyalty through satisfaction. The findings reveal that customer happiness is directly related to customer loyalty. The study suggests that service providers should enhance and improve the quality of their offerings. Sarli et al (2022) study focused on e-commerce innovation and e-service quality in Indonesia in order to increase online shoppers' pleasure and loyalty. The results showed that customers' satisfaction and loyalty can be raised by innovative e-commerce and high-quality e-services, respectively. This study adds to the uniqueness around e-commerce innovation, which emphasizes website or application innovation rather than firm innovation as a whole.

The study conducted by Onikoyi, et al. (2022) focused on the effects of e-commerce applications on the non-financial performance of Jumia and Konga e-retail shops in Lagos State, Nigeria. The results demonstrated that electronic advertising significantly

increased customer spending; they also demonstrated that the customer service support system significantly increased customer satisfaction; and they demonstrated that the variables related to e-order and delivery significantly and favourably affected customer satisfaction. The study recommended that e-retail businesses should prioritize resolving customer complaints via an online customer service support system and ensure consistency in the quality of goods and services that customers order online and receive. The capacity to address complaints puts e-retail shops in a far better position to service clients and ensure maximum satisfaction. Complaints are often forming of feedback.

Idongesit and Oto (2021) investigated how consumer loyalty affected Nigerian retail store patronage. The results revealed that regular patronage of retail establishments in Nigeria is positively correlated with customer loyalty. The study comes to the recommendation that retail establishments should build strong relationships with their patrons by providing consistently high-quality service.

The effect of information quality on e-customer loyalty in Nigerian online buying was examined by Eno and Nwokah (2021). The results of the study showed that, when it comes to online purchasing in Nigeria, information quality and e-customer loyalty have a strong and favourable relationship. The study found a substantial positive correlation between information quality and e-customer loyalty in Nigerian online purchasing, indicating that information quality is a powerful predictor of e-loyalty behaviour in Nigerian online buying. Based on the findings, the study recommended that Nigerian online retailers create relevant, secure information that satisfies customer standards in order to increase customer loyalty; additionally, Nigerian online retailers should offer a step-by-step approach for placing orders in an accurate and commendable manner in order to boost repeat purchase and customer acquisition.

Eni (2019) looked into client loyalty and electronic marketing from online retailers. The results showed that while interactive technologies have a negative association with customer loyalty, all independent variables, including online advertising, electronic direct mail (e-DM), and electronic customer relationship management (e-CRM)—had a favourable link with customer loyalty. The only methods that significantly impact client loyalty are electronic direct mail and electronic customer relationship management. It was found that customers will consistently buy products if they receive emails from the company reminding them of the products, and that email marketing can be utilized by businesses to increase customer loyalty by reminding customers about their products and services on a regular basis, which will increase continuous sales of the company's product. Accordingly, the study suggested that marketers should comprehend customer experiences, the many aspects of online community interaction, and how customers' views may influence their interaction and loyalty in the community.

Assad, Rashid, and Rana (2018) examined the factors that influence e-commerce customer loyalty in Pakistan. The study used a survey research design. A questionnaire was utilized to collect data. The respondents provided data on a five-point Likert scale

ranging from strongly disagree to strongly agree. In addition, the Cronbach's alpha value is used to do scale dependability analysis for the survey. Our study's findings reveal that customer satisfaction and trust have significant but varied influences on customer loyalty. Furthermore, user interface, service information quality, perceived security, and service feedback all have a unique but important impact on e-commerce client loyalty. The study indicated that firm managers continue to increase their online consumers' contentment, trust, and loyalty, which improves their e-commerce services and business success. Furthermore, B2C e-commerce interface, information quality, security, and feedback services have a significant impact on customer happiness, trust, and loyalty.

In the Nigerian telecommunications sector, Ojarikre (2018) studied the mediating effect of trust in the relationship between price, service quality, and consumer loyalty. Empirical data demonstrated a noteworthy correlation between pricing and customer loyalty, as well as between service quality and customer loyalty. Additionally, statistical evidence demonstrated that trust significantly and favourably mediates the links between customer loyalty and service quality as well as price and loyalty. The study therefore recommended that, in order to acquire the confidence and loyalty of their customers, service providers should periodically conduct online surveys to ascertain how satisfied their customers are with their pricing structure and the type of services they provide. Managers will be able to make the necessary adjustments and improvements when equipped with this knowledge.

Methodology

This paper adopted descriptive research design. The population of the study was 140 customers in the selected registered businesses in Zaria, Kaduna State. In order to select respondents whose opinions are meaningful and to make important decisions, judgmental/purposeful sampling techniques was used. As a result, 140 samples were selected based on the fact that the respondents have high level of knowledge on the subject-matter. The unit of analysis of this paper are the selected customers in the selected registered online businesses in Zaria, such as restaurants, bakeries, cosmetics, building materials, animal feeds, food stuff, business centres, phone accessories, fashion, textiles and footwear businesses. A closed-ended structured questionnaires were adapted from Ribbink et al. (2004) and used as the data gathering tool. Five-point Likert scales with ratings for "strongly disagree" (1) and "strongly agree" (5) were used in the questionnaire's design. To avoid rejecting a good predictor or testing for the importance of the independent variables, multicollinearity was assessed using variance inflation factor (VIF) and Tolerance (reciprocal of the VIF) as indicators (Hair, Black, Babin, Anderson, and Tatham, 2010). The adopted threshold is VIF value of 10 and Tolerance value of .10. The validity of the instrument was also assessed using face validity by three experts in the field. The Statistical Package for Social Science (SPSS) software Version 27.0 was used to record and code the data. The null hypotheses were tested using multiple regression. The null hypothesis is rejected if the p-value is less than 5%, otherwise it is not rejected.

Table 1: VIF and Tolerance values for dimensions of E-Commerce

Variable	VIF	Tolerance
Responsiveness	0.810	0.548
Security	0.797	0.541
Privacy	0.785	0.532

Source: SPSS, 2025

The results of the multicollinearity test show that the VIF values are below 10 and the Tolerance values are above 0.10. Thus, the dimensions of E-Commerce service quality are free from multicollinearity problems as can be seen from table 1.

Table 2: Distribution of Copies of Questionnaires

Questionnaire distributed	Frequency	Percentage
Copies of questionnaire administered	160	100
Copies of questionnaire returned	140	87.5
Copies of questionnaire not returned	20	12.5

The Table 2 shows that 160 copies of questionnaire were administered to the respondents. 140 copies of questionnaire were returned and correctly filled; and this constitutes 87.5% valid for the study. While 20 copies of questionnaire were not returned.

Table 3: Demographic Profile of the Respondents

Characteristics	Respondents Category	Frequency	Percentage
Gender	Male	60	42.86
	Female	80	57.14
	Total	140	100
Age	<30 Years	35	25
	30-40years	50	35.71
	41-50years	40	28.57
	>50 years	15	10.71
	Total	140	100
Marital Status	Single	90	64.29
	Married	50	35.71
	Total	140	100
Educational Qualification	WAEC/NECO/ND/NC	45	32.14
	E		
	Degree and above	95	67.86
	Total	140	100
Occupation of Customers	Entrepreneur	50	35.71
	Govt. Worker	40	28.57
	Students	30	21.43
	Others	20	14.28
	Total	140	100

Source: Researcher's Computation, 2025

The table 3 shows the demographic profile of the respondents which reveals that amongst other things female respondents were more as they constitute 57.14% while males were 42.86%. The age distribution shows that more of the respondents are within the age bracket of 30-40years with a high percentile score of 35.71%, less than 30years were 25%, 41-50years; 28.577% while greater than 50years were 10.71%. This implies that on average, the respondents were within the age bracket of 30-50years which are still part of the active population. The marital status reveals that a significant portion of the respondents were of the single category as they constitute 64.29% while married were 35.71% of the population. Educational qualifications show that significant responses of 67.86% are degree holders and above. While 32.14% are WAEC, NCE and OND holders. Table 3 shows that a significant portion of the occupations of customers who patronize the registered and selected online businesses are entrepreneurs with 35.71%, 28.57% are government workers, 21.43% and 14.28% are others who like purchasing online.

Table 4: Regression Result on Impact of Responsiveness, Security and Privacy on Customers' Loyalty in selected Online Businesses in Zaria Kaduna State

Model		Beta	t. stat	p. value	Decision on Null Hypothesis
1	Constant	.2752	2.058	0.041	Not Supported
	Responsiveness	.486	9.093	0.000***	Not Supported
	Security	.195	4.207	0.000***	Not Supported
	Privacy	.212	4.449	0.000***	Not Supported
	p. value f. stat.	0.000			
	R	0.798			
	R ²	0.634			
	Adjusted R ²	0.626			

***p<0.01

Dependent variable: Customers' Loyalty

Source: SPSS Output (2025)

Findings and Discussions

The result in table 4 shows that responsiveness has a positive and significant impact on customers' loyalty at beta=0.486, t=9.093 and p value =0.000 at 0.01 significant level. This implies that a unit change in responsiveness will result to 48.6% increase in customers' loyalty. This means that responsiveness is a key to customers' loyalty in E-commerce. This result corroborates the study of (Nho & Trong, 2024; Khatoon et al., 2020) which discovered that responsiveness significantly increases consumer loyalty. Organizations that are responsive are ready to help clients, help when needed, increase client happiness, and keep clients loyal. Thus, the null hypothesis one which states that responsiveness has no significant influence on customers' loyalty was not accepted.

The result in table 4 also shows that internet security has a positive significant impact on customer loyalty at Beta=0.195, t=4.207 and p value=0.000 at 0.01 significant level. This means that the more the internet security provided to customers the more loyal they

become to the organization and business. The finding is consistent with the study of (Assad, Rashid & Rana, 2018; Onikoyi et al., 2022), which discovered that customer loyalty is significantly impacted by client safety and the prevention of hackers violating their privacy. The null hypothesis two which states that security has no significant influence on customers' loyalty was not accepted.

Also, table 4 revealed that privacy has a positive significant impact on customers' loyalty. This means that a unit change in internet privacy will result in a 21.2% change in customers' loyalty. This implies that internet privacy is one of the key factors that instil confidence in customers that yield loyalty to E-commerce. This finding supports the study of Ojochide, et al. (2023) which revealed that responsiveness, privacy, fulfillment, compensation, insistence action by customers, switching restraint by customers, repeat purchase by customers, customer satisfaction has positive significant impact on customers loyalty. The result also supports the work of Aslam et al. (2019) which found that customer's perception of the website's competency and policies in protecting private information influences their loyalty. Also, the finding is in line with the study of Sarli et al. (2022) which found that e-commerce innovation and e-service quality can increase customers' satisfaction and loyalty, respectively. Hence, we fail to accept the null hypothesis three which states that privacy has no significant influence on customers' loyalty.

The value of the goodness of fit (R^2) is 0.634 meaning that responsiveness, security and privacy account for 63.4% of the variations on customers' loyalty of E-commerce in selected registered businesses in Zaria. It also shows that the sample size is a good proportion in explaining our population. Probability of F-statistics was 0.000 which is significant at the 1% level, indicating that the overall effects of all the included variables were significant.

Conclusion

This paper examined the impact of E-commerce service quality on customers' loyalty in selected registered businesses in Zaria. The findings showed that responsiveness, security and privacy have a positive and significant influence on customers' loyalty. E-Commerce is an internet-based process which occurs between businesses and customers. Both businesses and customers gain from this interaction since e-commerce makes it easier for customers to communicate with businesses and shows their potential. One of the primary objectives of e-commerce is customer loyalty, which is frequently seen as a sign of success. E-commerce gives businesses the opportunity to learn about the expectations of their customers for the future, which gives them a better grasp of the degree of customer loyalty. However, service providers must pay close attention to service quality such as responsiveness, security and privacy if they want to experience strong client loyalty. It is crucial that they invest both human and financial resources in providing high-quality services. Customers will eventually become loyal as a result of this, as it will assist them trust the relationship. Nowadays, e-commerce is a necessity for the world; it has become a means of conducting economic activity and conducting business.

Recommendations

Based on the findings of this paper, the following recommendations are made;

1. The organizations that are involved in E-commerce should continue to improve their responsiveness so as to instill customer's loyalty. Businesses engaged in e-commerce should keep enhancing their responsiveness in order to foster client loyalty. More time and resources should be allocated by managers to guarantee a notable improvement in meeting consumer requests. Because subscribers place a higher value on timeliness, this will help to ensure that they remain loyal to the organizations.
2. Additionally, they should also continue to improve their security so as to instill customer's confidence. Companies and organisation managers in E-commerce platforms should continue to protect customer information and specifics about their online shopping transactions. Poor client information protection leads to a number of problems, including fraudulent transactions and stolen data, which is very undesired. Because of this, security risk is a critical consideration in e-commerce. If a payment fails or the website is fraudulent, the customer's opinion of the site is drastically altered, and they may choose to shop at competitors, which could lead to disloyalty.
3. In order to foster client loyalty, commercial organizations should also keep improving their internet privacy, as this will help or contribute to the widespread adoption of e-commerce. When websites protect the privacy of information of their customers, it instils confidence in them, which is the genesis of trust. To increase client loyalty, the company or e-service provider should make sure that users have a favourable opinion of the website's ability and privacy policies.

Contribution to Knowledge

The following contributions to knowledge emerged from the study based on the findings and conclusions of this study.

- i. The study has established the influence of electronic commerce on customer loyalty through the various dimensions adopted.
- ii. The study established that responsiveness is a key to customer's loyalty in E-commerce.
- iii. The study also established that the more internet security is provided to customers the more they become loyal to the organization and business.
- iv. The study established a significant contribution towards the need for electronic commerce to adequately respond to customers' demands and provide maximum protection on security and privacy for internet consumers or customers.

Limitation

This study has several limitations which can also be used as input for further research. First, the sample used in this study is restricted to E-commerce customers in Zaria, Kaduna State. As a result, the study's findings could not apply to all Nigerian and international e-commerce customers. To understand how the culture of each ethnic group may impact customers' perceptions of e-service quality and customer loyalty,

more research is required, utilizing a greater number of samples dispersed throughout Nigeria and the world. Second, the research object in this study is the E-Commerce customers in registered and selected online businesses in Zaria Kaduna State. Therefore, more research must be done to compare other states, nations, genders, or industries in order to generalize the results we obtained.

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Appendix I: Questionnaire

Instruction: The following questions are designed to ask you about customers Loyalty with organisations on E-Commerce. Use the scales provided below to indicate your level of agreement or disagreement with each statement (Strongly Disagree, Disagree, Neutral Agree and Strongly Agree).

S/N	ITEM	S. D	D	N	A	S. A
1	I am committed to the company.					
2	I intend to keep buying the products/services from the company.					
3	In the future I would like to remain a customer of the company I have chosen					
4	I will recommend the shop I have chosen to people I Know					
5	I will encourage friends and relatives to shop at the retail store					

Instruction: The following questions are designed to ask you about E-Commerce Responsiveness on customers' demand. Use the scales provided below to indicate your level of agreement or disagreement with each statement (Strongly Disagree, Disagree, Neutral Agree and Strongly Agree).

S/N	ITEM	S. D	D	N	A	S. A
1	It is easy to get in contact with the online organization which provides the online services					
2	The online organization is interested in getting feedback					
3	The online organization is prompt in replying to queries					
4	The online organization is prompt in replying to requests					
5	The online organization is prompt in replying to complains					

Instruction: The following questions are designed to ask you about E-Commerce Security. Use the scales provided below to indicate your level of agreement or disagreement with each statement (Strongly Disagree, Disagree, Neutral Agree and Strongly Agree).

S/N	ITEM	S. D	D	N	A	S. A
1	I feel secure about the electronic payment system of the online organization					
2	I feel secure when providing private information to the online organization					
3	I would find the online systems secure in conducting the online transactions					
4	The online organization is trustworthy					
5	I feel secured and willing to give my credit card number to most online organizations					

Instruction: The following questions are designed to ask you about E-Commerce Privacy. Use the scales provided below to indicate your level of agreement or disagreement with each statement (Strongly Disagree, Disagree, Neutral Agree and Strongly Agree).

S/N	ITEM	S. D	D	N	A	S. A
1	My information privacy protection experience as a customer is highly protected:					
2	My transaction details are kept private by the online organization					
3	The website does not expose my privacy					
4	The online organization is trustworthy					
5	The privacy of my account details is very high					

Source: Adapted from Ribbink et al., (2004).