





## Do E-Service Quality and Customer Satisfaction Affect Loyalty in E-Retailing? Evidence from Ghanaian Online Consumers

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### Abstract

This present research investigates the role of e-service quality and customer satisfaction in loyalty creation among Ghanaian online consumers. Four hundred three data samples were collected from Ghanaian consumers who shop on an online shopping platform. Partial Least Square Structural Equation Modelling (PLS-SEM) was employed to examine the data obtained. The findings indicate three dimensions of e-service quality; reliability, product selection, and customer service are key determinants of customer satisfaction, and customer satisfaction as a key determinant of loyalty. Nevertheless, reliability, product selection, customer service, and delivery service had no direct influence on loyalty. The mediation role of customer satisfaction, the study implications, and limitations are all presented.

**Keywords:** e-service quality dimensions; satisfaction; loyalty; online retail; Ghana

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## 1. Introduction

The behaviour of consumers, firms, and businesses has been altered through e-commerce activities due to progress in mobile internet (Antwi et al., 2020). The growth of the e-commerce platforms as a service delivery channel makes it possible for customers to shop far more quickly and efficiently, evaluate merchandise more effectively, and procure for delivery of the product and services promptly (Chang et al., 2014; Yeo et al., 2017). Thus, the rapid development of online business has considerably transformed the traditional business model and has created many new norms of retailing.

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Various researchers (Lee and Lin, 2005; Santos, 2003; Sharma and Lijuan, 2015) have argued that the success and failure of e-commerce are dependent on good information quality and the quality of service rendered. Consequently, e-commerce businesses continue to advance their services to online consumers. For example, in the United States of America, Amazon introduced drone delivery as part of their delivery option. On the other hand, Alibaba established overseas warehouses in Europe to be close to their customers in the European countries. Parasuraman et al. (2005) opined that improving the quality of e-service is an ideal way to sustain the e-commerce business and increase its competitive advantage. To the researchers, the degree to which a shopping platform makes online shopping activities more efficient and effective is termed e-service quality.

Thus, it is appropriate for online retailers to consider and improve the e-service quality because they also have a website and sell online. Also, research on customer loyalty conducted both in broader terms and industry-specific approaches asserted that customer retention and commitment could be achieved by improving service quality and satisfaction (Hwang et al., 2021; Leisen & Vance, 2001; Ojo, 2010; Rimawan et al., 2017; Sari et al., 2018; Thaichon & Quach, 2015; Xue & Liang, 2005; Zhang et al., 2016). However, Dolnicar et al. (2015); Kumar et al. (2013); and Taplin (2013) noted that, even though customer satisfaction is essential, it is not an accurate predictor of customer loyalty. Nevertheless, even though several studies have been conducted on customer loyalty in many businesses and industries, it is believed that customer loyalty formation is carefully not studied and researched (Abou-Shouk and Khalifa, 2017; Caruana and Ewing, 2010).

Although a significant amount of prior research has been done on this phenomenon in different research areas, their findings appear to be inconclusive. Additionally, relatively fewer studies have been conducted in the Ghanaian context. Statista's (2020) report indicates that the e-commerce penetration rate in Ghana stood at 18.3% in 2019 and is projected to reach 31.6% in 2024. Accordingly, examining e-service quality influences customer loyalty among Ghanaian online consumers while mediated by satisfaction is essential.

## 2. Literature Review

The E-service quality concept denotes services undertaken or offered over the internet. E-service quality is often seen as the extent to whereby a shopping platform or website efficiently and effectively eases shopping, buying, and delivery of goods and services. According to the assertion, online retailers can sell tangible goods such as mobile phones, watches, and others and intangibles like selling software over the internet through a shopping platform. The quality of service offered by a shopping platform can either help retain and get new customers or drive a customer away. This is evident in past studies. Thus, the literature suggests that service quality can influence consumer satisfaction (Liu et al., 2017; Suhartanto et al., 2018). Accordingly, e-businesses should understand how online consumers perceive and evaluate the quality of service (Zeithaml et al., 2002) and develop appropriate methods to address any shortfalls to provide them with excellent quality of service. Consistent with Águila-Obra et al. (2013), there seems to be no unanimous agreement around the literature on service quality subject or concept. This is because academic research has identified several dimensions which could be employed to evaluate the service(s) quality given by online shopping platforms. These consist of content, fulfilment, information availability, security and privacy, ease of use, product offerings, and customer service responsiveness (Chang, 2007; Chiu et al., 2005; Zeithaml et al., 2002). Therefore, the service quality dimensions employed in this research include reliability, product selection, customer service, and delivery service.

### 2.1. Reliability

Reliability could be seen as the willingness to perform an essential service(s) precisely. Reliability is the ability of an e-retailer to carry out their essential service (the sale of goods and services) effectively with minimal or no challenge(s). According to Aslam et al. (2019), reliability is vital for the success of

a business because it embeds the functional capability of a firm to accomplish its tasks consistently and correctly. Thus, reliability predicts the ability of an online retailer to sell their product all the time and reliably provide accurate and up-to-date information. One significant advantage online retailing has over traditional retailing is that it enables customers to place an order anytime. Online retailing reliability can serve as the basis for assessing their service quality. This is evident from the work of (Stiakakis and Georgiadis, 2009). Thus, the high reliability of an online retailer is likely to yield a higher service quality. Previous studies have found reliability essential in e-service quality dimensions that influence customer satisfaction (Aslam et al., 2019; Katono, 2011; Khan, 2011). Accordingly, it is hypothesized;

H1a: Reliability will have a significant effect on Customer Satisfaction

H2a: Reliability will have a significant effect on Customer Loyalty

## 2.2. *Product selection*

Product selection, also known as product offerings, explains an online retailer's goods and services for sale. Every online retailer has its business model. Thus, some online retailers or shopping platforms specialize in selling one line of a product or a brand, while others specialize in selling multiple products or brands. Therefore, many online retailing businesses provide a profile or description about the nature of their online store or business, which is accessible to any consumer who enters their site. This is to give consumers the kind of product they sell, especially those entering their site for the first time. What customers expect from online businesses is for them to have products in stock all the time. Through this, online consumers will be able to complete all their orders via their e-retailing site. Again, unlike offline or traditional stores with staff that helps customers when purchasing (Rita et al., 2019), customers who buy online sometimes do the entire ordering process themselves (McLean and Wilson, 2016). Consequently, the online retailer needs to ensure that their website is user-friendly and information-oriented (Cox and Koelzer, 2004) so that customers can search for a product at ease. Thus, their site or store should provide an excellent aesthetic product of design that reflects a strong image of their product offering (Díaz and Koutra, 2013) and can be searched at ease. An online retailer can ensure that customers search or find a product easily in their store is to grouping their product offerings into different categories. Additionally, they must ensure that their site is friendly to keywords search where customers can use a combination of keywords to search for a product. Online consumers assess the product offering of an online retailer and the ease of finding a product to evaluate their service quality. Hence;

H1b: Product Selection will have a significant effect on Customer Satisfaction

H2b: Product Selection will have a significant effect on Customer Loyalty

## 2.3. *Customer service*

Customer service in online shopping provides online support for customers during shopping. A customer may need online support from a retailer even before placing an order. Thus, they may seek additional information and clarification about the product they intend to buy. This is in line with (Amponsah and Antwi, 2021), who asserted that online consumers seek additional information about a product they want to purchase from an online retailer before the actual purchase. Accordingly, (Bauer et al., 2006) see customer service as online customer support that a retailer or a shopping platform provides to their customer before, during, and after a sale. The definition implies customer service goes beyond after an order has been placed because a consumer may require a retailer to update them on their order until they receive it. An online business may still provide after-delivery support to their customers to ensure they are satisfied. An online retailer or a shopping platform can provide online customer support via phone calls and email. These days, some online retailers or shopping platform offers online customer support to their customers and potential customers via social media. Social media has been

geared towards online communication such as social networking, word of mouth, and forums, including blogs and chat rooms (Cummins et al., 2014). It is a vital tool for customer-relationship management. Thus, online retailers can use social media, phone calls, email, and other communication modes to maintain communication with their customers and provide assistance when needed. An e-retailer or a shopping platform establishing multiple communication methods would benefit their customers and potential customers. This is because they (customers and potential customers) will be offered different communication methods to reach out to the business (Noorshella et al., 2015). Regardless of the mode of communication used by online retailers to provide online support to their customers, companies need to respond to their customers' inquiries on time. Customer service significantly contributes to assessing the service quality of an e-retailer or a shopping platform and can influence their satisfaction (Águila-Obra et al., 2013; Blut, 2016; Kaya et al., 2019) as well as customer loyalty (Kaya et al., 2019). Hence; H1c: Customer Service will have a significant effect on Customer Satisfaction

H2c: Customer Service will have a significant effect on Customer Loyalty

#### 2.4. *Delivery service*

Delivery service in an online shopping context is generally known as fulfillment. When a customer places an order, it is the online store's responsibility to ensure that the customer receives what they have ordered (Blut, 2016). This phase is very crucial for an e-retailer or a shopping platform as a consumer may use that as a basis to judge their service. It is not surprising that Blut (2016) further opined that the accuracy of delivery service and the conditions of delivered goods are essential to an online store if they want consumers to evaluate their service as good. The delivery of goods to online consumers should be timely and consistent with the retailer's expected delivery time. Additionally, customers expect an online store to provide multiple delivery options. According to (Noorshella et al., 2015), an online store can offer standard, express delivery, and cash on delivery. The delivery information or the shipping options should be accessible on the product details page so that customers can access them when placing an order. Having several delivery options will increase customer shipping method preferences and select the delivery options they deem best for them when placing an order. Moreover, the shipping fee should be fair without any hidden charges. Research shows that delivery service can influence customer satisfaction (Águila-Obra et al., 2013; Kaya et al., 2019; Lee and Lin, 2005; Yen and Lu, 2008) and customer loyalty (Kaya et al., 2019). Hence;

H1d: Delivery Service will have a significant effect on Customer Satisfaction

H2d: Delivery Service will have a significant effect on Customer Loyalty

#### 2.5. *Customer satisfaction*

Satisfying a customer is one of the significant aims of an online store because it has a long-term benefit to the firm. According to Kotler and Caslione (2009), a sense of pleasure or displeasure is caused by comparing a product's function to an expectation. The definition implies that before a customer buys a product from an online store, they may perceive how it should perform (Antwi, 2021). Therefore, the absolute performance of the product and the perceived performance they had in mind would help them assess the net version of the product, which in turn determined whether they were satisfied with the order or dissatisfied. Satisfaction is also considered by Zhang and Von Dran (2000) as an affective attitude that turns to affects consumer behavior and evaluation of products offered for sale, which, in turn, determines fidelity.

Nonetheless, Farooq et al. (2018) posited that customer satisfaction should be built on the premise that firms must satisfy their customers. Thus, a customer is satisfied when the services offered by an online store meet or exceed their expectations (Antwi et al., 2021). According to Chang et al. (2009),

customer satisfaction can be conceptualized as a cumulative outcome or overall satisfaction and transaction-specific. Satisfaction is transaction-specific if it can be considered an emotional response to performance on a specific attribute of a service that a consumer encounters (Chang et al., 2009). Alternatively, satisfaction is a cumulative outcome if it depends on factors that arise from repeated purchases (Chang et al., 2009; Shankar et al., 2003). When an online consumer makes one-time purchases from an online store, it can be classified as transaction-specific satisfaction. When the consumer makes a repeated purchase from the same e-retailer or online store, satisfaction is a cumulative outcome. Literature suggests that an increase in customer satisfaction will yield loyal customers (Abdullah et al., 2011; Gavilan et al., 2018; Pee et al., 2019; Rather and Hollebeek, 2019; Shen and Yahya, 2021; VO et al., 2020; Wang et al., 2015). Moreover, (Hsu and Hsu, 2008), in their research, found positive and significant associations between service quality and customer satisfaction. Hence; H3: Customer Satisfaction will have a significant effect on Customer Loyalty

## 2.6. *Customer loyalty*

In this competitive business environment where many e-retailers offer identical or comparable products for sale, satisfying customers may not be enough for a retailer's survival and success (Ha and Jang, 2010). This is because a satisfied customer may not necessarily be a loyal customer. Consequently, an e-retailer needs loyal customers to survive and flourish in the competitive market (Suhartanto et al., 2019). Loyalty in an online environment broadens traditional loyalty by involving online technology. Accordingly, online loyalty has been described in the literature as customers' loyalty toward a website that they will revisit the site to repurchase and recommend the site to others (Abou-Shouk and Khalifa, 2017; Pee et al., 2019). In this study context, online consumers' commitment toward an e-retailer or a shopping platform results in repurchase and recommendations to others. Loyalty can be measured using three approaches; behavioural loyalty, psychological loyalty, and composite loyalty (Suhartanto et al., 2018). According to Suhartanto et al. (2018), behavioral loyalty is the one who systematically buys a product within a specific period. Thus, an online consumer regularly purchases from an online shop. Psychological loyalty denotes a customer's emotional countenance of repurchase intention and recommendation to other consumers (Gursoy et al., 2014). The composite loyalty merges behavioural and psychological loyalty. Thus, loyalty is measured by their purchases and intention to repurchase and recommend to others (Gursoy et al., 2014). Composite loyalty is achieved in an online shopping context when customers buy from a particular online store and repurchase and recommend the store products to other consumers. Consequently, this study treats customer loyalty as a composite loyalty.

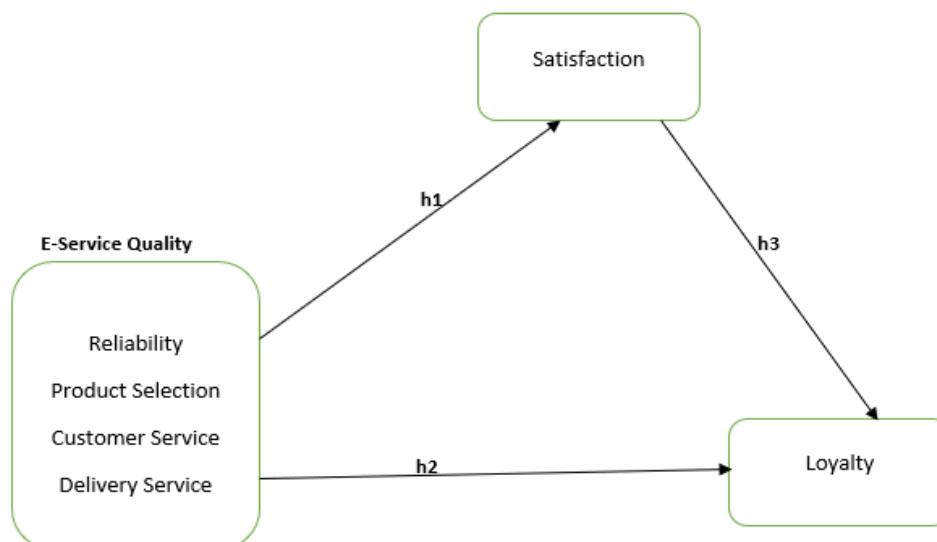
## 2.7. *Mediating role of customer satisfaction*

This study is mediated by satisfaction. Literature suggests that service quality affects satisfaction in an online shopping context (Liu et al., 2017; Suhartanto et al., 2018). Additionally, customer satisfaction in an online context influences their loyalty (VO et al., 2020; Wang et al., 2015). Besides, previous research has identified a significant mediating effect of satisfaction on service quality and loyalty (Kasiri et al., 2017). Therefore, we propose;

H4: The Customer Satisfaction will mediate the relationship between E-Service Quality and Customer Loyalty.

## 2.8. *Conceptual framework*

As per this present research, e-service quality is measured using reliability, product selection, customer service, and delivery service. Customer loyalty serves as the dependent variable.



**Figure 1.** Conceptual framework

Finally, customer satisfaction serves by way of a third explanatory mediator variable. The conceptual framework proposes that e-service quality would significantly influence satisfaction and loyalty. Furthermore, satisfaction will significantly influence customer loyalty. Additionally, the relationship between e-service quality and customer loyalty will be mediated by satisfaction.

### 3. Method

#### 3.1. Measurement items

As per this study, data were collected from Ghanaian online consumers via a developed questionnaire. The researcher measured constructs attributes on a seven-point Likert scale where one (1) represents Strongly Disagree, and seven (7) represent Strongly Agree. E-service quality was assessed using four constructs. Consequently, each of the four constructs (reliability, product selection, customer service, and delivery service) was assessed by four items, respectively. Similarly, customer satisfaction and loyalty were measured with four items each. The measurement items were adapted from past studies; Reliability (Hahn et al., 2017; Kaur et al., 2020), Product selection (Blut, 2016; Holloway and Beatty, 2008; Le et al., 2020), Customer service (Blut, 2016; Holloway and Beatty, 2008; Le et al., 2020; Noorshella et al., 2015), Delivery service (Blut, 2016; Holloway and Beatty, 2008; Noorshella et al., 2015), Customer satisfaction (Aslam et al., 2019; Hung, 2017; Kim and Jackson, 2009) and Loyalty (Kaya et al., 2019; Kim et al., 2021) and modifications were then made to suit the framework of this study. To ensure the instrument's content validity, it was first shown to five (5) students (Doctoral and Master's students) majoring in e-commerce for scrutiny, and the suggestions received from them were used to improve it

#### 3.2. Data collection

The data were gathered from the respondents via an online survey using Google Forms. The respondents were asked to partake in the survey only if they shopped online and voluntarily participated in the study. This ensured that the respondents did not respond to the questions based on their perceptions but their personal experiences. In selecting the sample size for the research, we were guided by Statista's (2020) Ghana report and Cochran's (1977) sampling techniques. Statista (2020) reports that the e-

commerce penetration rate in Ghana stood at 18.3% in 2019 and is projected to reach 31.6% in 2024. To reduce bias in our sample selection due to differences in years and time, we used a penetration rate of 25%. Thus, a sample proportion of 25%. According to Cochran (1977), using a confidence interval of 95% and a sample proportion of 25%, the minimum sample size required is 288. However, the sample size was increased from 403 (April 5, 2021, to May 10, 2021) so that the sample will be a true representative of its corresponding population parameter.

#### 4. Data Analysis

The collected data were first processed using Microsoft Excel 2019. The purpose was to convert the responses into numerical form for analysis. The data were analysed using SPSS version 26 and Smart PLS version 3.2.9. Thus, the respondent demographic information was assessed using percentages and frequencies embedded in SPSS software. The measurement and structural model were analysed by means of the partial least square (PLS) technique embedded in Smart PLS.

##### 4.1. Measurement items respondents' demographics information

Table 1 specifies the analysis of respondents' demographic statistics from a sample size of 382. Most of the respondents were females (50.4%), while the age range 20-30 and 31-40 made up an overwhelming majority (91.3%). Regarding their shopping experiences, the year range 1-3 and 4-6 (77.6%) made up the overwhelming majority, and most of the respondents (46.2%) shop on Jumia. Most respondents worked in the private sector (41%) on their occupation, and three-fifths of them (60%) had a Bachelor's Degree.

**Table 1.** Descriptive measurement of demographic variables (N = 403)

Variables	Items	Frequency	%
Gender	Male	200	49.6
	Female	203	50.4
Age	Below 20	17	4.2
	20-30	277	68.7
	31-40	91	22.6
	Above 40	18	4.5
Online shopping experience (years)	Below 1	36	8.9
	1-3	142	35.2
	4-6	171	42.4
	7-10	43	10.7
	Above 10	11	2.7
	Alibaba	40	9.9
Frequent shopping platform	Amazon	98	24.3
	Wish	25	6.2
	Jumia	186	46.2
	eBay	8	2
	Kikuu	46	11.4
Occupation	Student	70	17.4
	Public sector-employed	100	24.8
	Private sector-employed	166	41.2
	Self-employed	58	14.4
Level of education	Unemployed	9	2.2
	Senior high school	15	3.7
	Diploma	89	22.1
	Degree	242	60
	Masters	38	9.4
	PhD	19	4.7

Note: N = Sample size and % = Percentage

#### 4.2. *Measurement items respondents' demographics information*

The Composite Reliability (CR) values from the results (see Table 2) show that all the constructs ranged between 0.824 and 0.918. In contrast, the Average Variance Extracted (AVE) values were within 0.586 and 0.753, satisfying the principles of convergent validity (Hair et al., 2016). Besides, the item loadings (see Table 2) were more significant than 0.70 (Hair et al., 2011). Cronbach's Alpha was used to assess the internal consistency of the measurement items. According to Nunnally and Bernstein (1994), the Cronbach Alpha of all the constructs should be over 0.70, and hence, our study meets the acceptable criteria (see Table 2).

**Table 2.** Characteristics of the construct

	Loadings	Cronbach's alpha	Composite reliability	Average variance extracted
Reliability (RE)				
RE1	0.829			
RE2	0.766			
RE3	0.810	0.858	0.898	0.638
RE4	0.809			
RE5	0.777			
Product Selection (PS)				
PS1	0.768			
PS2	0.787			
PS3	0.769	0.824	0.876	0.586
PS4	0.739			
PS5	0.765			
Customer Service (CS)				
CS1	0.761			
CS2	0.810			
CS3	0.798	0.859	0.899	0.641
CS4	0.821			
CS5	0.810			
Delivery Service (DS)				
DS1	0.790			
DS2	0.831			
DS3	0.814	0.865	0.903	0.650
DS4	0.783			
DS5	0.810			
Customer Satisfaction (ST)				
ST1	0.821			
ST2	0.823			
ST3	0.843	0.896	0.923	0.707
ST4	0.861			
ST5	0.856			
Customer Loyalty (LO)				
LO1	0.883			
LO2	0.833			
LO3	0.874	0.918	0.939	0.753
LO4	0.876			
LO5	0.873			

Note: Sample size (N) = 302

Moreover, the discriminant validity was assessed using the Heterotrait-monotrait (HTMT) ratio of correlations as suggested by (Henseler et al., 2015). The results showed that HTMT ratios were not more than the utmost restrictive threshold of 0.90, indicating good discriminant validity (see Table 3).



**Table 3.** Characteristics of the construct

Construct	RE	PS	CS	DS	ST	LO
RE						
PS	0.882					
CS	0.818	0.811				
DS	0.849	0.823	0.821			
ST	0.791	0.769	0.841	0.804		
LO	0.828	0.808	0.846	0.822	0.813	

#### 4.3. Structural model

This was assessed using PLS-SEM (Ringle et al., 2015) in assessing hypothesized relationships using SmartPLS 3.2.9. This was done using the bootstrap re-sampling function (5000 re-samples) as recommended by (Hair et al., 2016). The outcomes of hypothesized connections between constructs are shown in Table 4 and Table 5. The path coefficients are standardized between  $-1$  and  $+1$ . While path estimates closer to 1 depict stronger forecast capacity of relationships, those closer to one portray weaker relations. With the exemption of reliability to loyalty and delivery service to loyalty that had a negative coefficient, the observation of all other coefficients shows positive links between the entire constructs, although the extent of the effect varies.

**Table 4.** Path coefficients of structural model constructs

Relationships	Path coefficients	T-Values	P-Values	Conclusion
RE – ST	0.307	3.250	0.001***	Accepted
PS – ST	0.172	2.106	0.035**	Accepted
CS – ST	0.276	2.679	0.007***	Accepted
DS – ST	0.174	1.878	0.060	Rejected
RE – LO	-0.110	0.147	0.883	Rejected
PS – LO	0.110	1.520	0.128	Rejected
CS – LO	0.090	1.418	0.156	Rejected
DS – LO	-0.003	0.041	0.967	Rejected
ST – LO	0.727	10.247	0.000***	Accepted

Note: \*\*\*p-value < 0.01, \*\*p-value < 0.05

The findings from Tables 4 reveal that 4 out of the 9 hypotheses tested were accepted. For instance, reliability significantly influenced customer satisfaction ( $\beta = 0.307$ ; t-value = 3.250; p-value= 0.001) while customer service also significantly influences customer satisfaction ( $\beta = 0.276$ ; t-value = 2.679; p-value= 0.007). Despite this, delivery service did not significantly influence customer satisfaction ( $\beta = 0.174$ ; t-value = 1.878; p-value= 0.060). Again, product selection did not have any significant influence on loyalty ( $\beta = 0.110$ ; t-value = 1.520; p-value= 0.128). However, customer satisfaction significantly influence loyalty ( $\beta = 0.727$ ; t-value = 10.247; p-value= 0.000).

**Table 5.** Mediation role of customer satisfaction

Relationships	Path coefficients	T-Values	P-values	Conclusion
RE – ST – LO	0.223	3.046	0.002***	Accepted
PS – ST – LO	0.125	2.126	0.034**	Accepted
CS – ST – LO	0.201	2.462	0.014**	Accepted
DS – ST – LO	0.126	1.986	0.050	Rejected

Note: \*\*\*p-value <0.01, \*\*p-value < 0.05

Results in Table 5 shows the mediation role of customer satisfaction. It reveals that 3 out of the 4 hypotheses tested were statistically significant and accepted. For instance, customer satisfaction mediated the relationship between reliability and loyalty ( $\beta = 0.223$ ; t-value = 3.046; p-value= 0.002), however, it had no mediation effect on the relationship between delivery service and loyalty ( $\beta = 0.126$ ; t-value = 1.986; p-value= 0.051).

#### 4.4. Discussion of findings

This present study examines the influence of e-service quality on customer loyalty in an e-shopping platform from the Ghanaian context while mediated by customer satisfaction. More precisely, this study identifies the effects of reliability, product selection, customer service, and delivery service as an e-service quality construct on customer satisfaction and loyalty. The results reveal that reliability has a direct positive effect on satisfaction but not on loyalty. Thus, Ghanaian online consumers are likely to be satisfied with a reliable e-retailer service; however, that does not automatically warrant their loyalty. Our findings align with previous studies (Aslam et al., 2019; Katono, 2011; Khan, 2011) that reliability can influence customer satisfaction.

Similarly, product selection is a critical predictor of customer satisfaction but not loyalty among Ghanaian online consumers in an online shopping platform. Thus, the more product an online retailer or a shopping platform offers, the more Ghanaian consumers get satisfied; however, it does not guarantee loyal customers. Usually, consumers would expect an e-retailer to always have products in stock, offer different product varieties, and provide sufficient information on the products they sell. As said by Díaz and Koutra (2013), a shopping platform should provide a good aesthetic product of design that reflects a strong image of its product offering.

In the same vein, customer service directly positively affected customer satisfaction but not loyalty. A possible explanation is that Ghanaian places much emphasis on their interaction with an e-retailer or a shopping platform. When customers continue to interact with an e-retailer or a shopping platform, they tend to understand them and their operation. Hence, favourable customer interaction can influence customers' decision to be loyal to an e-retailer in the long run. Our finding conforms to past studies (Águila-Obra et al., 2013; Blut, 2016; Kaya et al., 2019) that customer service can influence customer satisfaction. However, it contrasts with Kaya et al. (2019) findings that customer service can influence loyalty.

Nonetheless, delivery service had no direct effect on satisfaction and loyalty. The findings are quite surprising as customers would generally be mindful of the possibility of not receiving the goods purchased from an e-retailer or an online shopping platform. This could be attributed to the improvement of delivery services and online shopping in general; hence, consumers do not place much emphasis on the delivery process. Our finding contrasts with earlier studies (Águila-Obra et al., 2013; Kaya et al., 2019; Yen and Lu, 2008) that delivery service can influence customer satisfaction and loyalty.

Despite this, satisfaction had a direct positive influence on loyalty. The findings suggest that customer satisfaction plays a crucial role in Ghanaian consumers' loyalty formation in online shopping. Our finding aligns with previous studies (Gavilan et al., 2018; Rather and Hollebeek, 2019; Shen and Yahya, 2021; VO et al., 2020). Regarding the mediating role of customer satisfaction, we found that customer satisfaction had a mediation effect on reliability, product selection, customer service as e-service quality constructs, and loyalty. Thus, the relationship between these e-service quality dimensions and loyalty is caused by satisfaction. However, the relationship between delivery service and loyalty was not mediated by satisfaction.

## 5. Discussion

### 5.1. Theoretical implications

The research aims to address the literature gaps and validate the relationship between e-service quality and customer loyalty in an online shopping platform from a theoretical standpoint. Second, the research contributes significantly to the limited studies that have been conducted in Ghana. Though e-service quality and customer loyalty have been widely investigated, relatively few studies have been conducted in Ghana. Hence, this is among the few studies examining e-service quality and customer loyalty in an online shopping platform from the Ghanaian context. Moreover, the conceptual framework established for this present research can be adopted by future researchers in different research areas or directions, such as e-banking.

### 5.2. Managerial implications

These research findings suggest more than a few managerial implications for online retailing firms. This research delivers and displays the persistent importance of e-service quality in customer satisfaction and loyalty. These acknowledged dimensions can offer an online retailing business an understanding of what factors Ghanaian online consumers find utmost significance in their satisfaction and loyalty. The quality of service offered via an e-shopping platform can either help retain and get new customers or drive a customer away. Hence, online businesses need to understand how online consumers perceive and assess service quality (Zeithaml et al., 2002) and develop appropriate approaches to address any shortfalls to provide customers with excellent service quality, thereby retaining online customers. The findings from this study indicated that e-service quality dimensions like reliability, product selection, and customer service are significant determinants of customer satisfaction. Thus, reliability, product selection, and customer service suggest being the most vulnerable areas for online service providers in Ghana.

As reliability is associated with the ability of an online retailer to ensure that their shopping platform functions all the time with an accurate presentation of the product, managers should pay particular attention to how timely and accurate services are offered to customers and provide customers with up-to-date information in a reliable manner since high reliability of an online retailer is likely to yield a higher service quality leading to customer satisfaction. To guarantee superior quality of e-service, retailers and managers should provide a thorough website design that entails a vivid description of the product, good product image, clear and easy-to-read text, easy to search for a product, and well-grouped products into different categories.

It is also essential for online retailers and managers to ensure that customers' inquiries are attended to and responded to promptly. An e-retailer should establish multiple communication methods such as social media, phone calls, emails, and other communication mediums to maintain communication with their customers and provide timely assistance before and after-sales. E-retailers should also provide after-delivery service support to their customers to ensure they are satisfied.

The study revealed a significant indirect effect of the e-service quality dimensions (reliability, product selection, and customer service) on loyalty through satisfaction. This indicates that, as customers are satisfied with the quality of e-service, their loyalty to an online shopping platform is influenced. Accordingly, this current study will help e-businesses improve customer satisfaction through e-service quality to improve customer loyalty in an e-shopping platform.

## 6. Conclusions

The study investigated the relationship between some e-service quality attributes (reliability, product selection, customer service, and delivery service) and customer loyalty and how customer satisfaction mediates the relationships. The study's target population was Ghanaian online consumers. The findings from the study shed new light on a better understanding of the dynamics that contribute to customer satisfaction and loyalty in an emerging economy (Ghana) and help e-retailers, marketing managers, and online shopping platforms to implement effective strategies to maintain a long-term business relationship with their customers. Findings indicated that e-retailer reliability, customer service, and product selection ensure customer satisfaction but not customer loyalty. Delivery service was not a significant predictor of customer satisfaction and customer loyalty.

In contrast, customer satisfaction was a significant predictor of customer loyalty. Moreover, customer satisfaction mediated the relationship between reliability, product selection, and customer service as e-service quality constructs on loyalty. Despite this, the relationship between delivery service and loyalty was not mediated by customer satisfaction. As the study has identified the dimensions of e-service quality that ensure customer satisfaction and loyalty, e-retailers must ensure that they train themselves and their employees towards a more customer-oriented approach and should also ensure that they are well trained to meet the customer requirements. E-retailers also need to ensure a reliable delivery service with real-time tracking information of customer orders. E-retailers should keep in mind that loyal customers tend to purchase or stay with them even if their business is not booming.

## Limitation and Further Research

This study sample was limited to Ghanaian online consumers only. Therefore, the study results may lack generalizability. Besides, the data was collected at a single point in time. The forthcoming study ought to employ longitudinal studies to help extend the understanding of the constructs. Also, this research analysed the e-service quality of e-stores at large, not based on the product segments sold in the online store. Hence, future studies should consider various product segments and other industries to ensure that the measurement works equally well for specific product categories. Again, service quality in an online shopping context can be assessed using many constructs. However, this research was limited to only four constructs. Future research should investigate the effects of the other constructs on customer loyalty.

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## Apakah Kualitas E-Service dan Kepuasan Pelanggan Mempengaruhi Loyalitas dalam E-Retailing? Bukti dari Konsumen Online Ghana

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### Abstrak

Penelitian ini menyelidiki peran kualitas layanan elektronik dan kepuasan pelanggan dalam penciptaan loyalitas di antara konsumen online Ghana. Empat ratus tiga sampel data dikumpulkan dari konsumen Ghana yang berbelanja di platform belanja online. Partial Least Square Structural Equation Modeling (PLS-SEM) digunakan untuk menguji data yang diperoleh. Temuan menunjukkan tiga dimensi kualitas e-service; keandalan, pemilihan produk, dan layanan pelanggan adalah penentu utama kepuasan pelanggan dan kepuasan pelanggan adalah penentu utama loyalitas. Namun demikian, keandalan, pemilihan produk, layanan pelanggan, dan layanan pengiriman tidak memiliki pengaruh langsung terhadap loyalitas. Peran mediasi kepuasan pelanggan, implikasi studi, dan keterbatasan semuanya disajikan.

*Kata kunci:* dimensi kualitas layanan elektronik, kepuasan, loyalitas, ritel online, Ghana

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