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The Effect of Website and Net Benefit on E-Loyalty in E-Commerce

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ABSTRACT

Establishing e-customer loyalty in e-commerce, which is the form of commerce of our age, is quite difficult compared to traditional commerce. There are many options for customers. In this context, e-commerce businesses should design their websites according to the wishes and needs of their customers to gain an advantage over their competitors. This study aims to reveal the effect of information quality, system quality, service quality, and user-friendliness of e-commerce websites and the net benefit on e-customer loyalty. To examine these variables, a questionnaire was applied to 506 customers of a shopping mall in Istanbul with 8 branches. The collected data were analyzed with statistical package programs used in the social sciences. A positive and significant relationship was observed between website information quality, website system quality, website service quality, website user-friendliness, net benefit, and e-loyalty. As a result of the regression analysis, a positive and significant effect of the website's information quality, system quality, service quality, user-friendliness, and net benefit on e-customer loyalty was observed. Information quality alone does not affect e-customer loyalty. The disclosure rate of the model is 87.5%.

Keywords: Business, Customer Loyalty, E-Commerce, Net Benefit, Website.**JEL Codes:** M20, M21, M30

INTRODUCTION

E-commerce has developed with globalization, technological advances, the information age, widespread use of the internet, and easy access to the internet with mobile devices. Especially with the COVID-19 epidemic, there has been a great increase in the use of the internet, and social media channels. Information technology is a part of human life today, supports all activities of human life, and can meet almost every need of daily life. In the 21st century, the internet has become a symbol of communicating freely without being limited by space, distance, and time.

Internet usage is increasing day by day in our country, and the world. In the Digital 2021 report of We Are Social and Hootsuite, social media, e-commerce, and video games occupy an important place in the lives of individuals. The rise of the online market and e-commerce has increased in the 2020s. In this report, it is stated that the number of internet users in the world is

59.5% of the world population, that is, 4.66 billion. People spend 6 hours, and 54 minutes of their time on the Internet daily. The daily activities of people around the world are watching television for 3 hours 24 minutes on average, spending 2 hours 25 minutes on social media, reading books for 2 hours, listening to music for 1 hour 31 minutes, listening to radio and podcasts for 1 hour and playing video games for 54 minutes. That's 92% of internet activity. 6 of them are done with phones (<https://wearesocial.com/us/blog/2021/01/digital>).

It gives online businesses a competitive advantage and new business opportunities. Not only does e-commerce increase the volume of transactions, but it also obliges businesses to make their plans on internet technology with the effect of rapid access and reduced costs (Bianchi and Mathews, 2016). It also encourages traditional businesses to be included in the online market and leads to an increase in global competition (Kocabulut and

Albayrak, 2017). With the digital transformation in the world, corporate identity has been moved to corporate websites (Büyükdogan and Bingöl, 2022). Small and newly established businesses benefit from information and communication technologies and have the opportunity to monitor the opportunities and threats in the world (Knight and Liesch, 2016). In particular, to contribute to the preference of the destination and to inform the consumer, businesses create their websites to provide reliable information to visitors and promote their products (Alyakut, 2020).

The website is used to provide information, promotion, and communication to customers via the Internet. Factors to consider to understand whether the website is effective include credible information, timely information, relevant information, accurate level of detail information, a feeling that personal information is secure, and making sure that goods/services will be delivered as promised (Shia et al., 2016). Especially in markets where there is intense competition, businesses try to provide customer loyalty by making a difference from their competitors with electronic customer relations applications. In customer relations, the combination of people, processes, and technology is important (Mandina, 2014). Managing mutual relations with the customer is a defining task in every industry (Gopalsamy and Gokulapadmanaban, 2021). To build customer loyalty, customer relationship management should build customer loyalty by integrating and improving the quality of the website, improving the quality of human resources, and leveraging technology (Herawaty, et al., 2019). The internet has a great influence on the increase in competition and the strengthening of the customer. The introduction of Web 2.0 sites into our lives since 2000 has led to the awareness of the customer and more demand and profit. Before purchasing a product, customers want to know the opinions of those who have used the product before. Comments and complaints made by consumers about companies and their products on social media sites can be a threat or a competitive advantage for the business. Businesses should also create customer loyalty by using the advantages of technology with such applications and creating new areas of interaction with customers (Sökmen and Baş, 2019).

The net benefit is a very broad concept in information systems. It is the difference between past and future expected benefits and past and future expected costs. The net benefit varies according to the perspectives of the

stakeholders (Seddon, 1997). The most sensitive item for an electronic commerce business is the website. Customers determine the effectiveness and efficiency of the website. Customer loyalty is achieved if customers are satisfied with the service they receive from the business's website and can perceive net benefits (Civelek, 2017).

This study was conducted to examine the mediating role of net benefit in creating customer loyalty to websites in business-to-consumer e-commerce, which is the way of business of today's businesses. The study consists of three parts. The first part consists of an introduction of findings, conclusions, and recommendations.

LITERATURE REVIEW

Website

With globalization and the widespread use of the internet, the use of the concept of electronic commerce (E-commerce) has started to be used frequently in theoretical and empirical studies. However, an agreed common definition for the concept of electronic commerce has not been reached (Altıntaş et al., 2021). The word meaning of trade means the exchange of money, goods, or services between the buyer and the seller. Electronic commerce, on the other hand, is to make this change using internet technologies (Civelek, 2017). Today, e-commerce has started to be implemented because traditional commerce cannot meet the demands and needs of consumers (Şahin, 2021). With the implementation of e-commerce, there has been a huge increase in the services provided online and various models have been developed (Hatipoğlu and Altan, 2021). Thanks to the internet, businesses can quickly access and interpret non-business information (Jean, et al., 2020). Its costs are relatively low, it eliminates boundaries such as time and space, and it can be used by more than one person in mutual interaction and simultaneously with various features (audio, video, written, etc.) has developed e-commerce with its superiorities that enable the transmission of texts. The main features of this are access and interaction (Korp, 2006). While rapidly developing digital technology equips new media with new possibilities, content production, and consumption processes are transforming into completely different forms from their traditional media forms (Karadağ, 2017).

Websites are organized to inform their stakeholders about their corporate activities, engage with them, and gain legitimacy (Georgiadou and Nickerson, 2020). It is

also used to shape a positive corporate image while giving information about the performance of businesses (Park et al., 2013). There are many evaluation criteria for websites. The main ones are; the coefficient of performance, time to load completely, rate of the website being closed immediately after opening, the total number of visitors, the website's place in the world ranking, the website's place in the country ranking, the average time a visitor spends on the site and the average number of pages opened in an e-commerce platform (Maruf, 2021). In addition, the fact that websites meet customer expectations is considered one of the factors that determine the customer's e-commerce preference (Marangoz, 2012). Website designs are made by institutions by experts in their fields (Kılıç and Çakaröz, 2021). If the information quality, system quality, service quality, and user-friendliness of the website increase, customer satisfaction, and loyalty increase.

Net Benefit

Cost-benefit analysis is a common strategy that businesses or individuals use to make a decision or measure the potential outcome of a project (<https://medium.com/muhasebe-finans/fayda-maliyet-analizi-nedir-ornekler-ve-gereken-adimlar-3f4e35e9411e> Mahmut Olcay Çelik).

The purpose of cost-benefit analysis is the ability of managers to transform scarce resources into projects that will yield the highest return in terms of benefits. When considering the benefit, it should not be looked at individually, but also in terms of the national economy (İşler and Karayılmaz,2019). Net benefit is the most comprehensive concept for the use of information systems and is the difference between past and future expected benefits and past and future expected costs. Net benefit is expressed in the perspectives of stakeholders (individuals, organizations, society) about what is valuable and what is not (Seddon, 1997). Net benefit has been defined as the user's perception of the benefit created by the site (Wu and Wang, 2006).

E-Customer Loyalty

Increasing competition environment, dissemination of information, and ease of access have made the use of the Internet compulsory in every field. Changes in daily life, new business areas, working conditions, traffic density, women entering working life, money and time being valuable, and changing habits enable individuals to shop more online (Yıldız and Kuyucu, 2021). and has become

an important driver for the economic development of the world, and customers can easily shop through online transactions (Barenji et al., 2019). Customers prefer the websites of businesses to buy quality products at a cheaper price (Bilgili, 2019).

E-commerce has become a transaction medium for consumers in the global market. While the number of websites serving in the field of e-commerce has increased, differentiation has increased both on the shopping habits of consumers and the supplier side. With this differentiation, opportunity product groups and special shopping sites have emerged. The use of the Internet as a channel for selling retail products has also revealed many advantages and opportunities (Demireli and Dursun, 2013). While the internet has become a global network, providing consumers with the convenience of accessing products, it has become more difficult for businesses to change the dimensions of competition and create customer loyalty. As in traditional stores, problems may occur because customers cannot see, touch, feel, or try the product (Tam et al., 2019). Therefore, businesses should make recurring purchases by building intimacy and trust with online customers (Tzavlopoulos et al., 2019).

To build customer loyalty, a product that is fully featured on an e-commerce website should be delivered on time and meet customers' expectations. In other words, it should be ensured that the promised services are performed accurately, reliably, quickly, and on time, and necessary convenience should be provided in case of any cancellation.

Hypothesis Development

Even if many consumers do not intend to buy, they examine websites for product variety, new product tracking, price research, or obtaining information (Karabaş, 2018). Even if customers do not need it at the moment, they can buy that product or service when they need it in the future (Yıldız, 2020). It is important that the product, which is fully specified on the website, is delivered at the promised time and that the product includes the expectations of the customers. Here, the service should be accurate, reliable, fast, and on time (Rodríguez, et al., 2020). E-customer relations applications play an important role in creating customer loyalty (Sökmen and Baş, 2019). The economic prices offered by e-commerce to its customers, detailed product features, product information, the opportunity to

compare prices, wide product options, and convenience in delivery ensure the rapid growth of the business and customer satisfaction and loyalty (Yaralı and Kırık, 2017). Today's customers examine more than one website to get any product or service. Many factors affect customers' decision-making (Bayir, 2020). In this context, businesses engaged in e-commerce should also consider the quality of information about the product, and service, system quality, service quality, and user convenience on their websites. Although the products or services are suitable for the customer, any malfunction in the website can easily redirect the customer to another site. To build customer loyalty, some businesses offer many products at discounted prices, attracting both consumers and moneylenders. Öztürk et al. (2012) also examined the customer loyalty of creating customer loyalty for opportunity sites and revealed that the most important elements in distinguishing those with low e-loyalty from those with high e-loyalty are personalization, options, and character dimensions. As understood here, websites are effective in creating e-loyalty.

Significant relationships are detected between websites and e-customer loyalty. For example, Yıldız and Kuyucu (2021) conducted a study between all sub-dimensions of e-service quality perceived in internet shopping, and customer satisfaction; Statistically significant positive relationships were found between all sub-dimensions of perceived e-service quality, and customer loyalty, and between customer satisfaction and customer loyalty.

In his study, Faiz (2018) proved the positive and significant effect of e-service quality on both e-satisfaction and e-loyalty. Aydın and Çakır (2002), found that e-loyalty factors (security, website design, customization, customer satisfaction) in their study have low and moderate positive effects on e-loyalty. Karabıyık (2021), Web design affects e-satisfaction significantly and positively, the reputation of the website does not affect e-trust significantly and positively, E-trust affects e-loyalty significantly and positively E-satisfaction e-loyalty found to have a significant and positive effect.

Akiskalı and Kitapçı (2021), in their study, found that efficiency, confidentiality, and solution-finding dimensions were effective on general-service quality, and in general, a positive relationship was found between general e-service quality and satisfaction and e-loyalty. Bayir (2022) found that after-sales service conditions such as customer service, cargo/tracking, and return/cancellation affect e-loyalty with the intermediary

role of e-satisfaction. If a consumer is satisfied with the service he receives, the tendency of this consumer to turn to the same seller in his subsequent purchases increases. In other words, satisfied customers are more likely to repurchase if the service they receive meets or exceeds their expectations. Likewise, customers who are satisfied with the service they receive, transfer this experience to their environment and try to recommend the service provider to others.

Shia, et al. (2016). Measured a website's performance (actual) level and importance (hope) level and found usability issues. The information and service on the Buda website could not meet customer expectations. For Web sites, therefore, credible information, timely information, relevant information, accurate level of detail information, a feeling that personal information is safe, and making sure that goods/services will be delivered as promised should be precisely specified. Abou-Shouk and Khalifa, (2016). revealed that website quality dimensions significantly affect customer purchasing behavior. Sökmen and Baş (2021) show that electronic customer relations applications play an important role in creating relationship quality and customer loyalty. Kaya and Erdal (2022) found a positive effect between the ease of use of the website and customer loyalty in their study with e-commerce customers.

Shmlak (2019) on the other hand, proved the mediating effects of customer satisfaction on e-customer loyalty between information quality and perceived security. Tzavlopoulos et al. (2019) revealed in their research that the quality of e-commerce significantly affects customer satisfaction, and customer satisfaction significantly affects loyalty. Chiu and Chou (2019) found in their research that perceived e-service quality significantly affects customer satisfaction. Based on this information, the following hypotheses were formed.

H1. Website information quality has a direct and positive significant effect on e-customer loyalty.

H2. Website system quality has a direct and positive significant effect on e-customer loyalty.

H3. Website service quality has a direct and positive significant effect on e-customer loyalty.

H4. Website user-friendliness has a direct and positive significant effect on e-customer loyalty.

The content and user-friendliness of the websites, which are the mirrors of the businesses that want to be successful in trade, are very important. Customers' satisfaction with their purchases depends on their

perception of net benefit. Civelek (2017) found that user satisfaction affects the net benefit in his thesis study. Individuals do a cost-benefit analysis to evaluate their shopping. Cost-benefit analysis is used to make a decision or to see the potential outcome of a project (<https://medium.com/muhasebe-finans/fayda-maliyet-analizi-nedir>). Businesses have realized that by providing customer value with e-commerce, they can establish long-term customer relationships and provide satisfying experiences. It is important to retain customers, build loyalty, provide after-sales services, and gain a competitive advantage. Finally, the necessity of a website to be attractive, impressive, and professional in appearance ensures that the products and services offered are promoted desirably. It is necessary to use colors, graphics, and photographs correctly on the site,

and the design should be simple, understandable, and user-friendly (Öztürk et al., 2012). The customer evaluates before purchasing a product or service and prefers the one with the greatest net benefit. While creating these websites, sites that will ensure customer loyalty and understand the customer well should be established. In the research of Gönen and İyigün (2021), there is a significant and negative relationship between perceived risk and perceived benefit and perceived ease of use. A positive relationship was found between perceived ease of use and perceived usefulness. In line with the literature, the following hypothesis was formed.

H5. Net Benefit has a direct and positive significant effect on e-customer loyalty

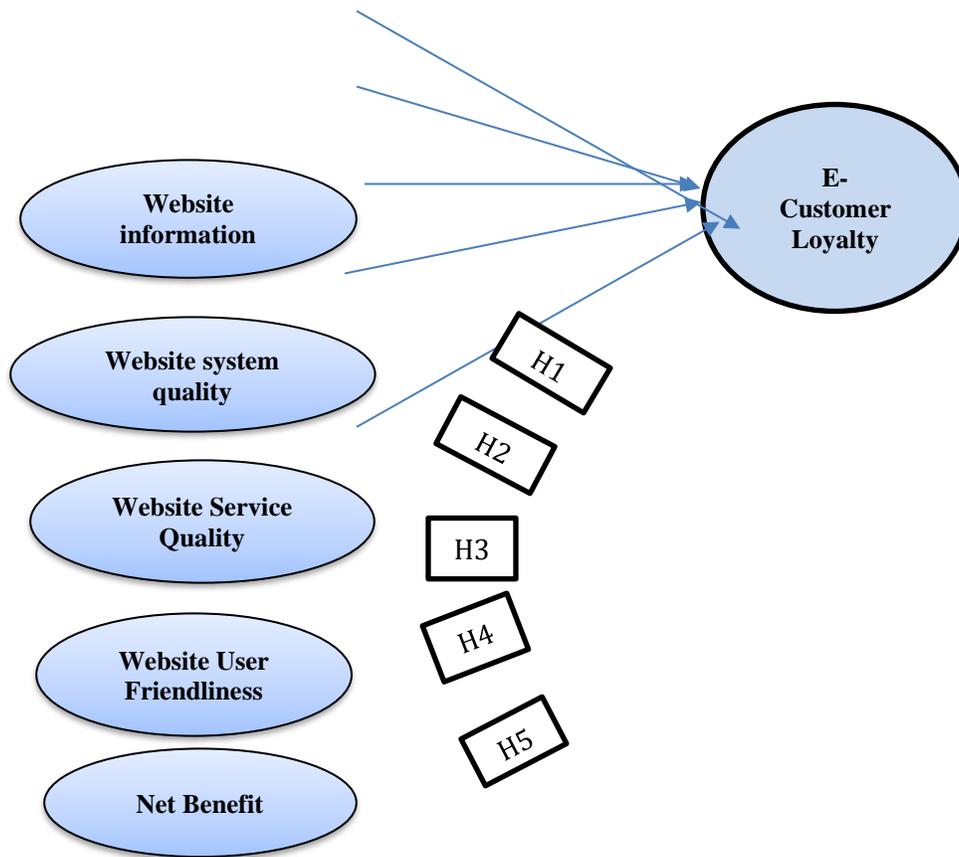


Figure 1. Research Model.

METHODOLOGY

Purpose and Importance of Research

The main purpose of this study is to reveal the effect of websites and net benefits on e-customer loyalty of businesses that implement e-commerce. Accessing an e-

commerce website is not difficult, on the contrary, those who want to shop online have many options at their fingertips. Therefore, it is very difficult to build customer loyalty. Customer retention of e-commerce businesses depends on customer feeling of belonging, net benefit, an excellent customer experience, and trust in the brand. To

achieve this, the quality of the websites of the enterprises is very important. It establishes a professional bond between the business and the customer. Therefore, the effect of net benefit on the effect of website quality on customer satisfaction will be investigated.

Content and Limits of Research

This research was applied to the customers of a company that has 8 branches in the province of Istanbul in Turkey and also sells white goods, furniture, small household appliances, electronic goods, computers, mobile phones, home textiles, and kitchenware. The research was carried out between 1 January 2021 and 1 September 2022. 506 customers participated in the research.

Research Method and Research Scales

The survey method was used as a data collection method within the scope of the research. There are four sections in

the survey questionnaire. In the first part, demographic information including age, gender, marital status, gender, education level, occupation, and income level took place. In the second part, the scale developed by Chen, Rungruengsamrit, Rajkumar, & Yen, 2013) consisting of 37 questions measuring the website was used. Their sub-dimensions consist of 16 questions on information quality, 8 questions on system quality, 9 questions on service quality, and 3 questions on user satisfaction. The scale developed by Wu and Wang in 2006 was used to measure the Net Benefits dimension. It consists of 4 questions in total. Statements regarding Brand Loyalty were reported by Zeithaml et al. (1996) and consist of 6 questions in total. The sub-dimensions consist of 3 questions to recommend to others and 3 questions about repurchase intention. Five-point Likert scale was used in the scale questions.

DATA ANALYSIS AND FINDINGS

Table 1. Demographic Findings of Participants.

		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Woman	225	44,5	44,5	44,5
	Male	281	55,5	55,5	100,0
	Total	506	100,0	100,0	
Marital Status	Single	271	53,6	53,6	53,5
	Married	235	46,4	46,4	100,0
	Total	506	100,0	100,0	
Education Status	Elementary	70	13,8	13,8	13,8
	High School	202	39,9	39,9	53,8
	Associate Degree	153	30,2	30,2	84,0
	License	56	11,1	11,1	95,1
	Graduate	25	4,9	4,9	100,0
	Total	506	100,0	100,0	
Age Range	18 -20 age	164	32,4	32,4	32,4
	21-30 age	230	45,5	45,5	77,9
	31-40 age	57	11,3	11,3	89,1
	41-50 age	46	9,1	9,1	98,2
	51 overage	9	1,8	1,8	100,0
	Total	506	100,0	100,0	
Income Level	Low	122	24,1	24,1	24,1
	Medium	349	69,0	69,0	93,1
	High	35	6,9	6,9	100,0
	Total	506	100,0	100,0	
Profession	Teacher	14	2,8	2,8	2,8
	Officer	233	46,0	46,0	48,8
	Employee	79	15,6	15,6	64,4
	Self- Employment	70	13,8	13,8	78,3
	Student	5	1,0	1,0	79,2
	Housewife	23	4,5	4,5	83,8
	Retired	63	12,5	12,5	96,2
	Other	19	3,8	3,8	100,0
	Total	506	100,0	100,0	

Table. As shown in 1, the demographic information of the participants is shown. 44.5% of the participants are women and 55.5% are men. 46.4% are married and 53.6% are single. Most of the participants are between the

ages of 21-30, 45.5%. Income levels are 69% middle income. Their education level is 39.9% high school and 4.9% postgraduate. The profession is a maximum of 46% officers.

Table 2. Reliability Analysis of Scales.

SCALE	Cronbach's Alpha	N of Items
Website Information Quality	,843	16
Website System Quality	,925	8
Website Service Quality	,958	9
Website User Friendliness	,963	4
Net Benefit	,947	4
E- Customer Loyalty	,988	6
Total	,976	47

Cronbach's Alpha value was used to measure the reliability of the scales. It is a measure of the internal consistency of items. If Cronbach's Alpha value is $0.60 < R2 < 0.80$, it indicates that it is highly reliable, and if

Cronbach's Alpha value is $0.80 < R2 < 1.00$, it is stated to be highly reliable (Yıldız & Uzunsakal, 2018). As seen in Table.2, Cronbach's Alpha value of all scales and total scale is quite high. The scales are highly reliable.

Table 3. Validity and Significance Analysis of Scales.

Website Information Quality	Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,852
	Approx. Chi-Square	5406,993
	Bartlett's Test of Sphericity	df Sig.
Website System Quality	Kaiser-Meyer-Olkin Measure of Sampling Adequacy	,890
	Approx. Chi-Square	3270,485
	Bartlett's Test of Sphericity	df Sig.
Website Service Quality	Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,924
	Approx. Chi-Square	5027,809
	Bartlett's Test of Sphericity	Df Sig.
Website User Friendliness	Kaiser-Meyer-Olkin Measure of Sampling Adequacy	,846
	Approx. Chi-Square	2541,120
	Bartlett's Test of Sphericity	Df Sig.
Net Benefit	Kaiser-Meyer-Olkin Measure of Sampling Adequacy	857
	Approx. Chi-Square	1985,424
	Bartlett's Test of Sphericity	Df Sig.
E- Customer Loyalty	Kaiser-Meyer-Olkin Measure of Sampling Adequacy	,936
	Approx. Chi-Square	5968,425
	Bartlett's Test of Sphericity	Df Sig.
Total	Kaiser-Meyer-Olkin Measure of Sampling Adequacy	,953
	Approx. Chi-Square	30272,815
	Bartlett's Test of Sphericity	Df Sig.

Table 4. Factor Analysis

No	Scale	Website Information Quality	Website System Quality	Website Service Quality	Website User Friendliness	Net Benefit	E-Customer Loyalty
1		,690					
2		,776					
3		,789					
4		,658					
5		,731					
6		,595					
7		,667					
8	WEBSITE INFORMATION QUALITY	,753					
9		,780					
10		,691					
11		,675					
12		,777					
13		,747					
14		,711					
15		,736					
16		,775					
17			,691				
18			,719				
19			,735				
20	WEBSITE SYSTEM QUALITY		,701				
21			,648				
22			,690				
23			,725				
24			,759		,716		
25				,754			
26				,776			
27				,774			
28	WEBSITE SERVICE QUALITY			,764			
29				,751			
30				,767			
31				,749			
32				,704			
33				,716			
34					,800		
35	WEBSITE USER FRIENDLINESS				,858		
36					,838		
37					,806		
39						,815	
40			NET BENEFIT			,765	
41						,849	
43							,890
44	E-CUSTOMER LOYALTY						,911
45							,886
46							,909
47							,907

Extraction Method: Principal Component Analysis; Rotation converged in 8 iterations.

Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity were used for the reliability and significance

of the scales. The Kaiser-Meyer-Olkin Test is expected to be greater than 0.50 (Kaya, 2013). The results of the

Barlett Test and Kaiser-Meyer-Olkin test are shown in Table 3. The KMO values of all scales and the total scale are quite high. The Sig value is < 0.05. Therefore, the scales are significant and their reliability is quite high. As seen in Table 3. the total KMO value was determined as .953 and this value is "perfect" for factor analysis of the sample size. (Cokluk et al., 2012) Table. 4. loads of the scales are shown. Information Quality Chen et al. (2013) also examined under three sub-headings informativeness, order, and attractiveness. However, in this study, the quality of information was examined in one dimension. System quality was also reported by

Chen et al. (2013), although it has two subtitles as usability and system quality, it was examined in one dimension in this study. Service quality Chen et al. (2013), although it was examined under two sub-headings reliability and confidentiality and empathy, it was realized in one dimension in this study. User-friendliness Chen et al. (2013) is handled in one dimension. Net benefit was examined in one dimension, as in Wu and Wang in 2006. Customer loyalty was analyzed by Zeithaml et al. (1996)'s study and it is one-dimensional in this study.

Table 5. Correlation Analysis of Variables

		E-Customer Loyalty	Net Benefit	Website Information Quality	Website System Quality	Website Service Quality	Website User Friendliness
E- Customer Loyalty	Pearson Correlation Sig. (2-tailed) N	1 506					
Net Benefit	Pearson Correlation Sig. (2-tailed) N	,919** ,000 506	1 506				
Website Information Quality	Pearson Correlation Sig. (2-tailed) N	,489** ,000 506	,522** ,000 506	1 506			
Website System Quality	Pearson Correlation Sig. (2-tailed) N	,781** ,000 506	,786** ,000 506	,590** ,000 506	1 506		
Website Service Quality	Pearson Correlation Sig. (2-tailed) N	,844** ,000 506	,853** ,000 506	,492** ,000 506	,818** ,000 506	1 506	
Website User Friendliness	Pearson Correlation Sig. (2-tailed) N	,891** ,000 506	,892** ,000 506	,523** ,000 506	,778** ,000 506	,838** ,000 506	1 506

** . Correlation is significant at the 0.01 level (2-tailed).

Table 5. As can be seen, the relationship between dependent and independent variables is quite high. Since there is (Pearson Correlation=, 489; Sig=.000) between website information quality and e-loyalty, a moderate positive correlation is seen. As there is a positive

correlation between website system quality and e-loyalty (Pearson Correlation=, 781; Sig=.000). Since there is a positive correlation between website service quality and e-loyalty (Pearson Correlation=, 844; Sig=.000), there is a high degree of positive correlation.

Since there is a positive correlation between user-friendliness and loyalty (Pearson Correlation=, 891; Sig=.000), a positive high degree of correlation is observed. Since there is a (Pearson Correlation=, 919;

Sig=.000) between net benefit and e-loyalty, there is a positive high degree of correlation. In addition, there is a positive relationship between all sub-dimensions of the website and net benefit.

Table 6. Regression Table of Variables (E-Customer Loyalty).

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1722,846	5	344,569	704,928	,000 ^b
Residual	244,400	500	,489		
Total	1967,246	505			

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,936 ^a	,876	,875	,69914

Model	Unstandardize d B	Coefficient s std. Error	Standardized coefficients Beta	t	Sig.
(Constant)	-,086	,168		-,508	,611
Net Benefit	,590	,044	,531	13,566	,000
Website Information Quality	-,107	,062	-,034	-1,730	,084
Website System Quality	,128	,057	,069	2,242	,025
Website Service Quality	,155	,051	,106	3,039	,003
Website User Friendliness	,350	,045	,293	7,827	,000

a. Dependent Variable: E- Customer Loyalty

b. Predictors: (Constant): Website information quality, Website System Quality, Website Service Quality, Website User Friendliness, Net Benefit

Table 6. Also, the dependent variable e-fidelity, and the regression chart of the independent variables are shown. The disclosure rate of the model is Adjusted R Square = 87.5%. There is no effect between website information

quality and e-loyalty (sigma=0.084). There is a positive and significant effect between website system quality, website service quality, website user-friendliness, net benefit, and e-loyalty.

Table 7. Hypothesis Results.

No	Hypothesis Relations	Standardized coefficients Beta	P	Accept/ Red
H1	Website Information Quality ----- E-Loyalty	-,034	,084	Red
H2	Website System Quality ----- E-Loyalty	,069	,025	Accept
H3	Website Service Quality ----- E-Loyalty	,106	,003	Accept
H4	Website User Friendliness ----- E-Loyalty	,293	,000	Accept
H5	Net Benefit -- ----- E-Loyalty	13,566	,000	Accept

CONCLUSION

Globalization, the widespread use of the Internet, changed the shopping habits of customers, and accordingly, the shift of shopping towards e-shopping and the increase in the use of e-commerce sites. While shopping on e-commerce sites of the customers, they interact with other customers and share information. The world of e-commerce sales is often characterized by a high frequency of purchases and equally high churn rates. Many companies need to build customer loyalty to

retain customers. Competition between e-commerce sites is very high. Since today's customers spend most of their time on the Internet, businesses make arrangements for this. Customer behavior on the Internet is complex, and service quality and punctuality are important to these customers. They also want emotional satisfaction from these sites. Therefore, e-businesses should make arrangements that will facilitate satisfaction, and lasting loyalty for online stores to create customer values.

This research was conducted to investigate the effect of information, system, service, and user use of websites, which are the mirror of e-commerce, on e-customer loyalty and the net benefit of e-customer loyalty. In the results of the research, a very high degree of correlation was found between the dependent and independent variables. As it can be understood from this, Web sites have a great impact on creating e-customer loyalty.

When we look at the effect of the sub-dimensions of the website on e-customer loyalty, a positive, and significant effect was observed in all of them, except for the information quality. Therefore, while preparing the websites, attention should be paid to the quality of information as well as the system, service, and user-friendliness, and the content of the website should be revised. Whether customers shop online or online, they want to see the net benefit of the product or service they buy. The greater the net benefit, the greater their loyalty with repeated purchases. In this study, it was seen that net benefit significantly affected e-customer loyalty positively.

There are many studies in the literature showing that the website affects customer loyalty. In his study, Erdoğan (2023) found that clothing brand trust and clothing brand attitude within the scope of websites affected brand loyalty. Aslan and Menteş, (2022) proved the positive effect of trust and privacy in e-commerce on loyalty. Çavuşoğlu et al., (2022) It was found that the information, accessibility, interaction, and personalization dimensions of websites have an impact on satisfaction and loyalty. Yaylagül (2023) found a direct effect of e-service quality, e-service compensation quality, e-satisfaction, and e-trust perceptions in creating the perception of e-loyalty. Similar results were obtained with many studies (Düger and Kahraman, 2017; Sevim, 2018; Lopes et al., 2019), which found that the perception of e-service quality has a significant effect on the perception of e-satisfaction.

Although e-commerce, which is a must for today's consumers, is an advantage for businesses, it has turned into a disadvantage as too many businesses change their trade online. Therefore, businesses have to shape their websites according to the wishes, needs, and expectations of their customers to gain a competitive advantage and create customer loyalty. This research was applied to the shopping mall customers of a company. It is recommended that they do this research in various sectors.

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