



Online Consumer Protection Initiatives and E-loyalty

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Abstract: *This study examined online consumer protection initiatives and e-loyalty. The study was explanatory in nature and was conducted in a natural setting. The population for the study comprised undergraduate students of five (5) higher educational institutions in two local government areas of Rivers State. Primary data collected from three hundred and thirty-four (334) respondents through a self-made structured questionnaire in a cross-sectional survey was used in the final analysis of the study. The test units of the study were selected via the accidental sampling technique. The Spearman's rank order correlation served as the test statistic, relying on SPSS version 23.0. The study found that online consumer protection initiatives relates to e-loyalty as all the proxies of online consumer protection initiatives considered in the study posted positive and statistically significant correlation with the metrics of e-loyalty studied. The study concludes that online consumer protection initiatives predict e-loyalty or that e-loyalty depends on online consumer protection initiatives; and recommends that e-tailers in Rivers State that desire to drive or improve e-loyalty should institute adequate online consumer protection initiatives that guarantees access to appropriate information, fair contract terms and emphasize consumer data security, and also communicate same to netizens in order to build trust and endear their brands to netizens and earn their loyalty online.*

Keywords: *E-loyalty, online consumer protection initiatives, positive WoM, repeat purchase*

INTRODUCTION

The key to sustenance in business is a satisfied and loyal customership; and firms make deliberate efforts to orchestrate and maintain customer loyalty. This is especially so in e-commerce where it is considerably more arduous to enlist loyalty due to competition from both online and offline vendors that offer similar value (Flavian & Guinaliu, 2005). E-loyalty is therefore critical to e-tailing success in lieu of the many benefits - profitability, long-term growth and stability - that accrue from customer loyalty (Reichheld, 1995). Loyal e-consumers visit their favorite e-commerce sites twice as often as non-loyal ones, spend more money, and in fact account for thirty-five to forty per cent of e-commerce sales revenue (Gurinto, & Siringoringo, 2013; Rosen, 2001). The internet passes as one disruptive innovation that has significantly altered the way business is conducted, giving firms the leeway to effect value creation and delivery that give consumers a wide array of choices and their desired satisfaction. The internet and internet-enabled media enhances companies' efficiency, allow them build closer relationships with customers and compete on a global scale (Nunkoo & Ramkissoon, 2013; Alam & Noor, 2009).

One of the many areas of business practice that the internet has affected is retailing

(Ateke & Ogbuji, 2017); as the internet has become a formidable distribution channel and as online shopping becomes a preferred means of obtaining required products for consumers (Mandilas, Karasavvogbu, Nikolaidis & Tsourgiannis, 2013). Hence, in addition to being the “information super high way”, the internet has also been the leverage to a huge market with limitless potentials and unhindered national boundaries (Gurinto, & Siringoringo, 2013). The conduct of business on the internet prompted the coinage of the term “e-commerce” (Singsangob, 2005). E-commerce enables e-tailers and netizens to transact efficiently; and makes international transactions less costly (Ateke & Ogbuji, 2017; Svantesson & Clarke 2010).

However, most consumers are slow to adopting online shopping due to security and privacy concerns (Amani, 2015). Online shopping is more susceptible to risks than traditional shopping because it does not allow for thorough examination of products before purchase. Also, online shoppers are often constrained to shop from e-stores whose operators are unknown; a phenomenon that gave rise to the unending discourse of online consumer protection. Apparently, businesses, consumers and the society stand to benefit from the increased volume of e-transactions that are likely to follow from increased consumers’ confidence, with improved e-consumer protection (Svantesson & Clarke, 2010). Thus, increased attention has attended online consumer protection by scholars and policy makers alike (Ateke & Ogbuji, 2017).

Shopping from the comfort of home or office, access to varieties and ability to compare prices are evident benefits of online shopping (Svantesson and Clarke, 2010); and while online payment systems and security technology have improved significantly, e-consumers still experience problems with online shopping from time to time (Kuriachan, 2014). Hence, while online shopping is convenient with no restrictions of time and space, it also poses hidden risks, compared to traditional shopping. Customers are often apprehensive of delivery systems, payment systems and the facelessness of e-tailers. Customers are also concerned about security and privacy of online transactions, fearing that their personal information might be misused or that they might become victims of cybercriminals. This is more so, as threats in the form of credit card fraud and password theft are creating substantial problems for netizens and e-tailers.

The debate over e-consumer protection has been an ongoing discourse since the dawn of e-commerce, being an important issue not only for consumers; but also for e-tailers. Commentators differ in their views of who should be responsible for the protection of e-consumers. Some hold the view that government should institute legislative and policy frameworks to safeguard e-consumers, others argue that e-tailers must provide for adequate protection of online shoppers, while yet others argue that e-consumers must take the responsibility of protecting themselves (Ateke & Ogbuji, 2017). The debate continues. A general conviction however, is that consumers will increasingly adopt online shopping and be loyalty to e-tailers that protects their privacy and secures their private data. Previous studies have linked various aspects of online consumer protection to e-loyalty; including access to appropriate information, fair contract terms, protection of consumers’ personal data, and access to fair dispute resolution mechanisms (Svantesson & Clarke, 2010), satisfaction and trust (Kim, Jin, & Swinney, 2009), perceived risks towards e-transaction (Kwon & Lennon, 2009), positive

previous purchase experience (Fang, Qureshi, Sun, McCole, Ramsey & Lim, 2014), and website quality and website customization (Zhang, Agarwal & Lucas, 2011). This study is thus on the footing to join the discourse on online consumer protection initiatives and e-loyalty, by examining the link between the variables among undergraduates in Rivers State.

LITERATURE REVIEW

Online Consumer Protection Initiatives

Consumer protection is not a new concept in commercial transactions. It is as old as commerce itself; and is used to refer to the legislations, rules, laws and regulations established to govern buyer-seller relationships (Ateke & Ogbuji, 2017). Mugobo and Malunga (2015) referred to consumer protection as a range of regulatory and non-regulatory measures instituted to address private market failures that leave consumers vulnerable to losses, especially due to unfair trade practices. However, Badler (2007) as cited in Ateke and Ogbuji (2017) broadened the scope of consumer protection by asserting that consumer protection initiatives are about implementing consumer right with a view to ensuring just or proper conducts when dealing with consumers as well as ensuring that consumers are protected from harm in their dealing with sellers. Online consumer protection initiatives are thus measures adopted by e-tailers to ensure the security and privacy of online shoppers; and that netizens protected from unethical practices of e-tailers (Ateke & Ogbuji, 2017). They are rules and regulations instituted by regulatory bodies or best practices evolved by firms to shield e-consumers from risks associated with online transactions. Literature presents several online consumer protection initiatives. This study however focuses on consumers' data security (CDS), access to appropriate information (AAI) and fair contract terms (FCT).

Consumers' data security (CDS)

Consumers' data security refers to the protection of identity and personal information divulged by consumers in online transactions. It describes the degree to which personal information of netizens is not shared with third parties without their expressed permission (Ozuru & Kalu, 2013) in Ateke and Ogbuji (2017). Data security is netizens' belief that their personal information divulged in online transactions will not be used, viewed, or stored by unauthorized parties. The OECD (2016) guidelines set out eight principles that should be observed in handling consumers' personal information. These are: "Data collection limitation principle, data quality, purpose specification, security safeguards, openness, individual participation and accountability principle". These principles provide adequate protection for customers' personal data. "Privacy statements are a fairly new feature for online companies, although some businesses have always made responsible use of consumer information" (OECD, 2016). They usually detail how the company intends to use the personal information collected from customers (Ozuru & Kalu, 2013) in Ateke and Ogbuji (2017). "Data protection is one of the most common challenges of e-commerce as intrusion of privacy - the improper access, collection, monitoring, analysis, transfer and storage of consumers' personal consumer information - remains a recurrent issue in the digital world" (Flavian & Guinaliu, 2005). Protection of customers' personal data is thus a

critical factor in acquiring and retaining online. Hence, perceived privacy regarding the handling of private data influences e-loyalty (Flavian & Guinaliu, 2005).

Access to appropriate information (AAI)

“E-tailers are required to provide with sufficient information about their business to allow for its identification and location; facilitate prompt, easy and effective communications; enable appropriate and effective conflict resolution; and service of legal process in domestic and cross-border disputes” (OECD, 2016). Clear and timely information about the identity of e-vendors in terms of legal name, offline location, website, e-mail address and telephone number(s) help consumers make informed choices. Consumers also require appropriate information about products and terms and conditions of expected transactions. The internet, which comprises interlinked computer networks carrying copious information that has developed dramatically with respect to its use as a tool for communication, entertainment and commerce. This development is however not without concerns on how e-consumers’ personal data is collected and distributed by e-tailers. Hence, e-consumers crave access to information about the firms they transact with in the virtual world. The internet has no doubt transformed how business transactions are consummated; access to relevant information about e-vendors is thus likely boost e-consumers’ confidence in e-transactions.

Fair contract terms (FCT)

Consumers enter contracts for the supply of product in their everyday lives. These contracts sometimes contain terms that favour sellers at the expense of buyers. Unfair terms particularly in the form of exemption clauses can be found on receipts, invoices and other sale documents. These terms often operate harshly against consumers because their rights may be limited or restricted or denied all together. Generally, contract terms are unfair if they put customers at an unfair disadvantage. Online consumers want all contract terms to be plain and intelligible; they must be transparent, legible and easy-to-understand, in order for consumers to make informed choices. Also e-consumers want all contract terms to be up-front and open. It is important to be up-front about important terms that could have significant impact on customers. Section 24A(c) of the contract act defines unfair term as a term in a consumer contract which, with regard to all the circumstances, causes a significant imbalance in the rights and obligations of the parties arising under the contract to the detriment of the consumer. Obviously it does not mean that there should be a perfect symmetry between the parties' rights and obligations under the contract. The law is only concerned with a term that causes significant imbalance to the detriment of the consumer.

E-loyalty Conceptualized

Customer loyalty is a deep psychological predisposition of customers to continually buy a particular product or continually buy from a particular outlet. It describes a situation where a satisfied customer continuously returns for further business. Wokoma and Toruyouyei (2019) thus state that customers’ loyalty to a product, brand or outlet is dependent on satisfaction with previous experience. Business sustainability is anchored on loyal customers that are willing to stick with the firm and its offerings (Wokoma & Toruyouyei, 2019). The use of the internet

and internet-enabled platforms to facilitate marketing functions require adjusting the definition of customer loyalty in lieu of the peculiarities of e-transactions, as e-consumers do not only crave need satisfaction but also privacy and security (Flavián & Guinalú, 2005). E-loyalty is therefore a deeply held intension to repurchase consistently from an e-tailer, despite the presence of factors that may induce switching behaviour. It is a “deeply held commitment to revisit the website consistently and desire to stay more at the website for each visit, thereby causing sticky and repetitive visit” (Gupta & Kabadayi, 2010). Several measures of loyalty exist: Repeat purchase, customer retention and word of mouth (Narver & Slatter, 1990) in Seyyed, Amini and Amini (2010). E-loyalty may be induced by offering customers convenience, ease of use and by focusing on providing exceptional customer experience. E-loyalty is measured in this study as repeat purchase and positive word-of-mouth.

Repeat purchase

Repeat purchase describes a situation where a consumer buys a given products or buy from a given outlet for a second time or continually; or where a satisfied customer continues patronage. Repeat purchase is a type of loyalty behaviour customers enacts, and which is very critical to the sustainability of e-tailers. An e-tailer that enjoys repeated purchases from current customers is likely to remain long in business. Repeat purchase is vital to e-tail success. It is thus essential for e-tailers to build relationships with customers rather than focus on transactions. Repeat purchase behaviour is influenced by certain characteristics of the firm and its products. Thus, e-tailers must strive for distinctiveness in the manner they protect customers and over all service delivery in order to elicit repeat purchases.

Positive word-of-mouth

Positive WoM is an informal and non-commercial form of interpersonal communication between individuals or between actual and potential consumers concerning a brand or product; but is neither initiated nor directly influenced by the brand (Gremmler, Gwinner, & Brown, 2001). It is brand evangelism carried out by satisfied customers; and is avowed to be a potent medium of communication for influencing consumers’ attitude toward a brand (Hanaysha, 2016). WoM is particularly salient in services marketing due to the experiential nature of services which makes prepurchase assessment difficult (Jalilvand, Salimipour, Elyasi, & Mohammadi, 2017). Positive WoM is effective in influencing consumers’ purchase behaviour because customers tend to rely more on it in their purchase decisions making, and is preferred by marketers because it is cost-effective (Hogan, Lemon, & Libai, 2004). Positive WoM indicates customers’ loyalty to brands, it improves brand image and elevate customers’ service quality perception (Ateke & Kalu, 2019).

Online Consumer Protection Initiatives and E-loyalty

E-consumer data is valuable to e-tailers because it facilitates market intelligence and consumer profiling. The concern for consumers however, relates to privacy and security in terms of how their personal data is collected and used, liability for data breaches, and data sharing among third parties. These privacy and security concerns are consistent across age, gender, personality

and country. The protection of consumers' personal data through appropriate controls, security and transparency relating to the collection and use of their personal data is critical to attracting and winning the loyalty of netizens. E-tailers deploy digital platforms to attract customers, and build, maintain and enhance relationships that enhance loyalty and company success (Chiou, 2004). Customer loyalty is crucial to marketing success. This is because loyal customers tend to buy more, willingly pay more, and advocate for the brand or product. However, netizens crave access to information about e-tailers they transact with. Easy access to appropriate information enables online consumers make informed choices. Netizens also want clear and timely information regarding products and terms and conditions of transactions entered into.

E-tailers are thus encouraged to develop and introduce "live help technology" to grant consumers easy access to information. Live help technology is enable e-consumers interact with human customer service representatives directly, using online media (Aberg & Shahmehri, 2003). Integrating human assistance into web pages makes a site more interactive, improves the site's atmosphere and increases customers' loyalty to the site. Interactivity enabled by live help technology reduces dissatisfaction, since e-consumers can count on the availability of live help (Jiang & Benbasat, 2007). Live help technology also enables access to important information concerning transactions; and therefore drives e-trust and e-loyalty. Prompt acknowledgement of consumer concerns, positive user attitudes, enhanced user competence and self-efficacy in gathering information are some benefits that accrue from adequate real-time response from service representatives (Jiang & Benbasat, 2007).

Furthermore, fair contract terms predict customer loyalty. Online shoppers want to be sure that the contracts they enter in their online transactions do not disadvantage them in any way. While contract terms that seem unfair in one context may not be so in another, fair terms do not cause significant imbalance between consumers' rights and obligations and those of the business. Often, consumers do not read the terms of contracts before acceptance; and those who make out time to read the terms, do not always understand the implication of the terms because they are in small prints, and often complex. Also, even where consumers are unsatisfied with the terms of a contract, they usually do not have much choice but to accept because of the cost of scouting for better terms, and because sellers in the same industry often use similar contract terms. Nonetheless, in order for relationships to be created, e-tailers must ensure that contract terms are not detrimental to buyers. Terms of contract must be plain, intelligible, and transparent. They must be easy-to-understand, legible and allow consumers make informed choices. In view of the foregoing, the study hypothesizes as follows:

Ho₁: Consumer data security does not significantly relate to repeat purchase.

Ho₂: Consumer data security does not significantly relate to positive word-of-mouth.

Ho₃: Access to appropriate information does not significantly relate to repeat purchase.

Ho₄: Access to appropriate information does not significantly relate to positive word-of-mouth.

Ho₅: Fair contract terms do not significantly relate to repeat purchase.

Ho₆: Fair contract terms do not significantly relate to positive word-of-mouth.

METHODOLOGY

This study was designed to examine the association between online consumer protection initiatives and loyalty of e-tail customers. The study was explanatory, as it sought to explain phenomena as observed, without manipulation. The population of the study comprised customers of e-tailers who are undergraduate students of higher educational institutions in Obio-Akpor and Port Harcourt local government areas of Rivers State. In view of the infinite and flowing nature of the population, three hundred and eighty-five (385) undergraduate students of five (5) higher educational institutions in the two local government areas were sampled using the accidental sampling technique. Three hundred and eighty-five (385) is an adequate sample for a large population whose proportional variability is unknown (Israel, 2012).

Primary data was collected using a structured questionnaire, via a cross-sectional survey. The study targeted and sampled undergraduates who admitted to have preferred e-tailers they patronized. Three hundred and eighty-five (385) copies of questionnaire were administered to the respondents. However, only data collected from three hundred and thirty-four (334) copies of questionnaire was used in the final analysis of the study. The validity of the study instrument was confirmed via the opinion of academic experts and practitioners who have sufficient knowledge of the subject of the study; while the internal consistency of the measurement items was confirmed through the Cronbach’s Alpha test of reliability with a threshold of 0.70 set by Nunally (1978). Table 1 below presents a brief of the result of test of reliability.

Table 1: Reliability analysis of items of all variables

| S/N | Variables | Number of items | Cronbach’s Alpha Coefficient |
|-----|-----------------|-----------------|------------------------------|
| 1. | CDS | 6 | 0.719 |
| 2. | AAI | 5 | 0.720 |
| 3. | FCT | 6 | 0.721 |
| 4. | Repeat Purchase | 5 | 0.702 |
| 5. | Positive WoM | 4 | 0.711 |

Source: Simulation from SPSS output of data analysis on online consumer protection initiatives and e-loyalty (2019).

The summary of the reliability results as indicated on Table 1 above reveals that the measurement scale met the minimum reliability benchmark. This means that the study instrument can be relied upon to produce the same results on repeated tests. The Spearman’s rank order correlation was employed to test the linear association between proxies of online consumer protection initiatives and metrics of e-loyalty. The statistical package for social sciences (SPSS) version 23.0 was relied upon for all analyses.

RESULTS

Primary Analysis

Table 2: Distribution of Gender of Respondents

| | | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|--------|-----------|----------|----------------|---------------------|
| Valid | Male | 218 | 65.3 | 65.3 | 65.3 |
| | Female | 116 | 34.7 | 34.7 | 100.0 |
| | Total | 334 | 100.0 | 100.0 | |

Source: SPSS output of data analysis on online consumer protection initiatives and e-loyalty (2019).

Table 2 demonstrates that two hundred and eighteen (218), representing sixty-five-point-three per cent (65.3%) of the respondents are males while one hundred and sixteen (116), representing thirty-four-point-seven per cent (34.7%) are females.

Table 3: Age Distribution of Respondents

| | | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|--------------|-----------|----------|----------------|---------------------|
| Valid | 18-22 Years | 116 | 34.7 | 34.7 | 34.7 |
| | 23-27 Years | 90 | 26.9 | 26.9 | 61.6 |
| | 28-33 Years | 88 | 26.3 | 26.3 | 87.9 |
| | 34 and above | 40 | 12.0 | 12.0 | 100 |
| | Total | 334 | 100.0 | 100.0 | |

Source: SPSS output of data analysis on online consumer protection initiatives and e-loyalty (2019).

Table 3 above show that one hundred and sixteen (116), representing thirty-four-point-seven per cent (34.7%) of the respondents are between the ages of 18-22. Ninety (90) of them, representing twenty-six-point-nine per cent (26.9%) are within the 23-27 age bracket. Eighty-eight (88) respondents representing twenty-six-point-three per cent (26.3%) are between the ages of 28-33; while, forty (40) respondents representing twelve per cent (12%) are 34 years and above.

Table 4: Number of Repeated Transaction with E-tailers

| | | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|-------|-----------|----------|----------------|---------------------|
| Valid | 2-4 | 55 | 16.5 | 16.5 | 16.5 |
| | 5-7 | 245 | 73.4 | 73.4 | 89.8 |
| | 8-10 | 34 | 10.2 | 10.2 | 100.0 |
| | Total | 334 | 100.0 | 100.0 | |

Source: SPSS output of data analysis on online consumer protection initiatives and e-loyalty (2019).

From Table 4 above it may be observed that fifty-five (55), representing sixteen-point-five per cent (16.5%) of the respondents have had between 2-4 transactions with their preferred e-tailers. Two hundred and forty-five (245) of them representing seventy-three-point-four per cent (73.4%) have had between 5-7 transactions with their preferred e-tailers, while thirty-four (34) of them representing ten-point-two per cent (10.2%) have had between 8-10 transactions

with their preferred e-tailers. This data suggest that e-loyalty is prevalent within the surveyed population.

Table 5: Descriptive Statistics on Proxies of Online Consumer Protection Initiatives and Metrics of E-loyalty

| | N | Minimum | Maximum | Mean | Std. Dev. |
|--------------------|-----|---------|---------|--------|-----------|
| CDS | 334 | 1.00 | 5.00 | 3.9002 | 1.10691 |
| AAI | 334 | 1.67 | 5.00 | 3.8772 | .89482 |
| FCT | 334 | 1.00 | 5.00 | 3.6228 | 1.16737 |
| Repeat purchase | 334 | 1.67 | 5.00 | 3.9661 | .94078 |
| Positive WoM | 334 | 1.67 | 5.00 | 3.6671 | .84388 |
| Valid N (listwise) | 334 | | | | |

Source: SPSS output of data analysis on online consumer protection initiatives and e-loyalty (2019).

Table 5 above presents the mean coefficients and standard deviations of dimensions of online consumer protection initiatives and measures of e-loyalty. With mean scores of 3.9002, 3.8772 and 3.6228 and standard deviations of 1.10691, .89482 and 1.16737 respectively, the results reveal that the online consumer protection initiatives are manifest within the contexts of the investigation. The results indicate that e-tailers institute observable online consumer protection initiatives. The second variable assessed was e-loyalty. The intention was to evaluate if netizens exhibit e-loyalty; and with a mean score of 3.9661 and 3.6671 and standard deviations of .94078 and .84388 respectively for repeat purchase and positive word-of-mouth, the Table indicates that netizens exhibit e-loyalty behaviours and disposition.

Secondary Analysis

Scatter plot of nexus between study variables

Scatter plot is one of the techniques used in assessing whether a bivariate relationship does exist between interval scaled variables. In our bid to determine the existence and trend of relationship between online consumer protection initiatives and loyalty of consumers to e-tailers, we plotted a scatter diagram as presented in Figure 1 below. The predictor variable is plotted on the X axis while e the criterion variable is on the Y axis.

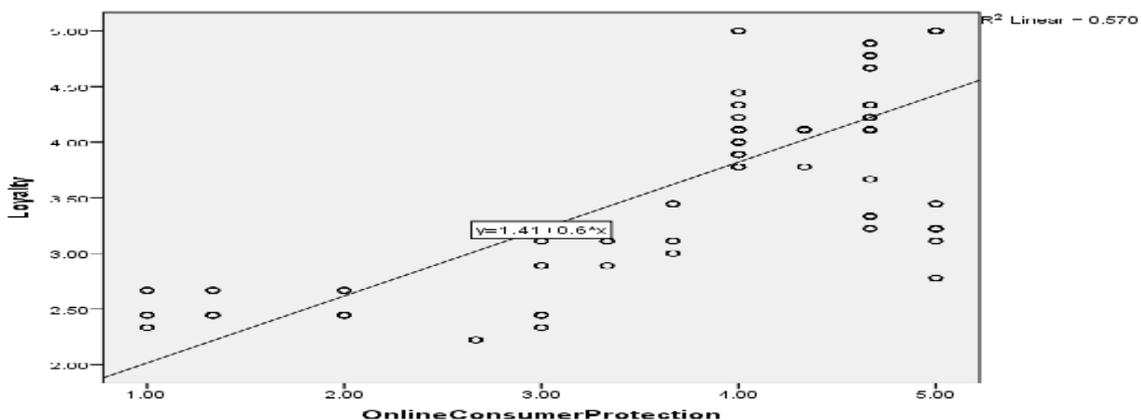


Figure 1: Scatter plot of link between online consumer protection initiatives and e-loyalty
 Source: SPSS output of data analysis on online consumer protection initiatives and e-loyalty (2019).

Figure 1 shows a moderate positive relationship between online consumer protection initiatives and loyalty of e-tail customers. The scatter plot shows an R^2 linear value of 0.570 depicting a positive moderate relationship between the variables. The implication is that increased online consumer protection initiatives will drive increased e-loyalty.

Test of Hypotheses

The Spearman Rank Order Correlation coefficient is calculated using the SPSS version 23.0 to determine the relationship among the empirical referents of the predictor variable and the criterion variable. Correlation coefficient can range from -1.00 to +1.00. -1.00 represents a perfect negative correlation while +1.00 represents a perfect positive correlation. A value of 0.00 represents a lack of correlation.

Table 6: Correlation matrix of Consumer Data Security and Measures of E-loyalty

| | | CDS | Repeat Purchase | Positive WoM |
|-----------------|-------------------------|--------|-----------------|--------------|
| Spearman's rho | CDS | 1.000 | .483** | .620** |
| | Correlation Coefficient | | | |
| | Sig. (2-tailed) | . | .000 | .000 |
| | N | 334 | 334 | 334 |
| Repeat Purchase | Repeat Purchase | .483** | 1.000 | .620** |
| | Correlation Coefficient | | | |
| | Sig. (2-tailed) | .000 | . | .000 |
| | N | 334 | 334 | 334 |
| Positive WoM | Positive WoM | .620** | .620** | 1.000 |
| | Correlation Coefficient | | | |
| | Sig. (2-tailed) | .000 | .000 | . |
| | N | 334 | 334 | 334 |

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

Source: SPSS output of data analysis on online consumer protection initiatives and e-loyalty (2019).

Table 6 shows the result obtained for consumer data security and repeat purchase. The Table indicates that there is a moderate positive relationship between consumer data security and repeat purchase. The correlation coefficient of 0.483** confirms the extent and strength of this relationship and it is significant at $p_v = 0.000 < 0.01$. This suggests that increased consumer data security will result to increased repeat purchase by netizens. Therefore, the null hypothesis is rejected. Thus, consumer data security has significant connection with repeat purchase behaviour of e-tail customers in Rivers State.

Table 6 also shows the result of test of correlation between consumer data security and positive WoM. The Table display a rho coefficient of 0.602** on the nexus between the variables, with a p_v of $0.000 < 0.01$. This indicates that the association between consumer data security and positive WoM is positive, strong and statistically significant. The implication is that increased consumer data security on the part of e-tailers will result to increased positive WoM

behaviour of netizens. Therefore, the null hypothesis is rejected. Thus, consumer data security is linked significantly to positive WoM of e-tail customers in Rivers State.

Table 7: Correlation of Access to Appropriate Information and Measures of E-loyalty

| | | | AAI | Repeat Purchase | Positive WoM |
|----------------|-----------------|-------------------------|--------|-----------------|--------------|
| Spearman's rho | AAI | Correlation Coefficient | 1.000 | .757** | .639** |
| | | Sig. (2-tailed) | . | .000 | .000 |
| | | N | 334 | 334 | 334 |
| | Repeat Purchase | Correlation Coefficient | .757** | 1.000 | .620** |
| | | Sig. (2-tailed) | .000 | . | .000 |
| | | N | 334 | 334 | 334 |
| | Positive WoM | Correlation Coefficient | .639** | .620** | 1.000 |
| | | Sig. (2-tailed) | .000 | .000 | . |
| | | N | 334 | 334 | 334 |

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

Source: SPSS output of data analysis on online consumer protection initiatives and e-loyalty (2019).

Table 7 shows a rho coefficient of 0.757** on the association between access to appropriate information and repeat purchase. This shows a strong correlation between the variables. The positive value of the correlation coefficient indicates that the nexus between the variables is positive, hence, improved access to appropriate information will accentuate repeat purchase behaviour of netizens. The pv of $0.000 < 0.01$ indicates that the link between the variables is statistically significant, thus, the finding can be generalized to the study population. Based on this result of significant relationship between access to appropriate information and repeat purchase, the null hypothesis is rejected.

Table 7 further shows a rho coefficient of 0.639** between access to appropriate information and positive WoM. The rho coefficient of 0.639** means that the correlation between access to appropriate information and positive WoM is positive and strong. The pv of $0.000 < 0.01$ produced by test means that the relationship between the focal variables is statistically significant. The null hypothesis is thus rejected, and restates that access to appropriate information has significant correlation with positive WoM of e-tail customers.

Table 8: Correlation matrix of Fair Contract Terms and Measures of E-loyalty

| | | | FCT | Repeat Purchase | Positive WoM |
|----------------|-----------------|-------------------------|--------|-----------------|--------------|
| Spearman's rho | FCT | Correlation Coefficient | 1.000 | .664** | .791** |
| | | Sig. (2-tailed) | . | .000 | .000 |
| | | N | 334 | 334 | 334 |
| | Repeat Purchase | Correlation Coefficient | .664** | 1.000 | .620** |
| | | Sig. (2-tailed) | .000 | . | .000 |
| | | N | 334 | 334 | 334 |
| | Positive WoM | Correlation Coefficient | .791** | .620** | 1.000 |
| | | Sig. (2-tailed) | .000 | .000 | . |
| | | N | 334 | 334 | 334 |

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

Source: SPSS output of data analysis on online consumer protection initiatives and e-loyalty (2019).

Table 8 indicates a rho coefficient of 0.664** on the linear correlation between fair contract terms and repeat purchase. This high rho coefficient means that there is a strong rank correlation between fair contract terms and repeat purchase of e-tail customers in Rivers State. The positive sign of the correlation coefficient implies that improved fair contract terms will result to increased repeat purchase from netizens. The p-value of 0.000 which is less than the level of significance a (0.01) indicates a statistically significant connection between fair contract terms and repeat purchase. Hence, the study rejects the null hypothesis.

Table 8 also indicates a rho coefficient of 0.639** on the linear correlation between fair contract terms and positive WoM. This high value means that there is a strong rank correlation between fair contract terms and positive WoM of e-tail customers in Rivers State. The positive sign of the correlation coefficient implies that perceived improvement in fairness of contract terms will result to increase in positive WoM behaviour of e-tail customers. The pv of 0.000 which is less than the level of significance (0.01) means that the correlation between fair contract terms and positive WoM is statistically significant. The study thus rejects the null hypothesis.

Discussion of Findings

This study examined the nexus between online customer protection initiatives and e-loyalty. The empirical analyses conducted reveal that online customer protection initiatives relates to e-loyalty. Particularly, the study observes that consumer data security relates moderately to repeat purchase and strongly to positive WoM, that access to appropriate information relates strongly to repeat purchase and positive WoM and that fair contact terms relate strongly to repeat purchase and positive WoM. Also, all the relationships were found to be statistically significant. These findings support the observation of previous studies. Flavian and Guinalu (2005) observed that e-loyalty depends on perceived privacy regarding the handling of their private data. Protection of customer personal data is critical to acquiring and retaining e-customers. Bloom (1994) posits that consumer data protection and intrusion of privacy are common problems of e-commerce. Hence, unauthorized access, collection storage and transfer of consumers' personal data adversely affect e-loyalty. Privacy and security of personal data concerns keep individuals away from online shopping. Ateke and Ogbuji (2017) found that customers have very strong views about their privacy and security online. It is therefore the duty of e-tailers to protect their customers from cybercriminals; and to make them understand that too much concern about privacy and security makes e-commerce difficult; and that e-tailers need to employ tracking software to record information about customers in order to develop personalized offerings.

The findings of the study also reinforce the OECD (2016) guidelines that should be observed by e-tailers in handling consumers' personal information. E-commerce practices that (1) protect consumer privacy, (2) ensures that the collection and use of consumer personal data follows lawful, transparent and fair means, (3) enable consumer participation and choice, (4)

and provide reasonable security safeguards are likely to induce e-loyalty. Aberg and Shahmehri (2003) posit that online consumers will favour e-tailers that provide access to appropriate information. These authors therefore advanced that e-tailers should introduce a platform for easy access to information by developing live help technology that enable online consumers to interact directly with human customer service representatives. The conviction is that integrating human assistance into web pages makes a site more interactive, improves site atmosphere and increases customers' loyalty to the site.

Furthermore, the findings of this study resonates the position that fair contract term is a major concern of netizens (Ateke & Ogbuji, 2017) which is capable of conducting e-loyalty. E-consumers are mindful of the contracts they enter in their e-transactions. They avoid contract that disadvantages them unduly, and prefer contracts that do not cause significant imbalance between their rights and obligations and those of e-tailers. Thus, e-tailers must ensure that contract terms are not detrimental to buyers in order for relationships to be developed. Terms of contract must be simple to understand and enable consumers make informed choices. They should also be up-front and open, and should protect consumers in same measure as it does e-tailers.

Conclusion and Recommendations

Online consumer protection has become essential due to the increasing utilization of the internet and internet-enabled media as marketing tools, and consumers' reliance on same for convenient shopping. Advances in technology and the incursion of the internet and internet-enabled platforms in marketing practice, and in the personal and social lives of individuals can only accentuate this phenomenon. The scramble for the patronage and loyalty of netizens by firms further makes online consumer protection a necessity. Businesses across the globe have created online presence to complement their offline operations. The internet has facilitated innovation, and more aspects of marketing, including new product idea generation, test marketing, delivery of product, etc. are carried out using internet-enabled media. Online presence also increases the reach of a business, and diversifies its customer base, extending it from the traditional face-to-face consumers in the local market to online consumers who transact from afar, using the internet as a platform.

On the strength of the results of the analyses and the discussions that followed, the study concludes that e-loyalty in terms of repeat purchase and positive WoM depends on online consumer protection initiative represented as access to appropriate information, fair contract terms and consumer data security. Alternately, it may be stated that online consumer protection initiative represented as access to appropriate information, fair contract terms and consumer data security predicts loyalty of e-tail customers in Rivers State in terms of repeat purchase and positive WoM. The study thus recommends that e-tailers in Rivers State with a desire to drive or improve e-loyalty should invest in technology that guarantees access to appropriate information, fair contract terms and consumer data security and communicate same to netizens and also engage in trust-building activities to endear brands to netizens in order to earn their loyalty.

The study also recommends that regulators of e-commerce should invest in

technologies that help in identifying and endorsing e-tailers, and also institute strong regulations on the conduct of e-commerce so as to prevent fraudsters from preying on the vulnerabilities of netizens. Further, the study recommends that regulatory bodies should exert more efforts to curb the malpractice of e-tailers with confidentiality, privacy and security of consumer data in order to improve the integrity of online transactions and boost consumers' confidence in e-tailers.

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