



**NEAR EAST UNIVERSITY
INSTITUTE OF GRADUATE STUDIES
DEPARTMENT OF BUSINESS ADMINISTRATION**

**THE COMPARATIVE ANALYSIS OF THE IMPACT OF
CUSTOMER SATISFACTION ON E-SERVICE QUALITY AND
CUSTOMER LOYALTY IN SMES IN NIGERIA AND UK**

PHD THESIS

CHIOMA JUDITH MADUEKE

**NICOSIA
February, 2025**

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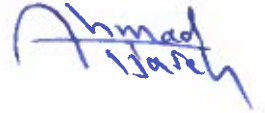
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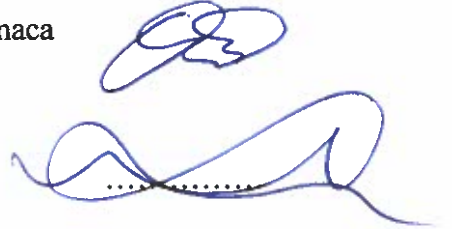


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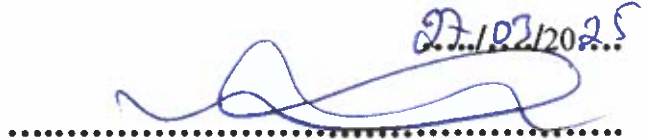
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DECLARATION

I **CHIOMA JUDITH MADUEKE**, hereby declare that this declaration entitled “THE COMPARATIVE ANALYSIS OF THE IMPACT OF E-SERVICE QUALITY ON CUSTOMER LOYALTY IN SMES IN NIGERIA AND UK” has been prepared by myself under the guidance and supervision of **Prof. Dr. Serife Zihni Eyupoglu** head of Business Administration in Near East University, Graduate school of Social Science regulations and does not to the best of my knowledge breach law of copyrights and has been tested for plagiarism and a copy of the result can be found in the thesis.

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ABSTRACT

THE COMPARATIVE ANALYSIS OF THE IMPACT OF E-SERVICE QUALITY ON CUSTOMER LOYALTY IN SMES IN NIGERIA AND UK

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Research on small business growth has revealed that failure rates are greater in underdeveloped nations than in industrialized ones. To understand the reasons for a failing rate in small business, there is still a vacuum in the appropriate examination of the multiple aspects that impact customers in different nations with unique cultures. Cross-cultural analysis is essential in many domains, according to some academics. With a special emphasis on the sometimes-disregarded function of cultural elements, the study's objective is to investigate in detail how e-service quality affects customer loyalty among Nigerian and UK SMEs. The systematic approach of approaching every of the major characteristics mentioned in the study consists of e-services, convenience, reliability, trust, website design, empathy, and cultural inclusion is made sure of by the research aims and objectives which serve as the roadmap in conducting the study. The research population is made up of SME customers in Nigeria and United Kingdom above 20 years of age who patronize e-services for two years and above. Data collection is executed through an online questionnaire, divided into two sections: customers' demographic information and variables related to their loyalty decision factors. The convenience sampling method was used for the purpose of this study, to reach a large number of the target audience from both countries and 373 UK participants and 492 Nigeria participants were used for the survey. The measurement instruments include the Statistical Package for the Social Sciences (SPSS) and the Microsoft Excel, used to organize the data so collected and perform descriptive statistic, correlation, regression, confirmatory analysis reliability, and factor analysis. Overall, these findings holds that customer satisfaction plays a positive mediating role in the link between customer loyalty and e-service quality While Customer Loyalty is directly affected by E-Service Quality.

Keywords: *Small and medium enterprise, customer loyalty, customer satisfaction, E-service quality*

OZ**NİJERYA VE İNGİLTERE'DEKİ KOBİ'LERDE E-HİZMET KALİTESİNİN
MÜŞTERİ SADAKATI ÜZERİNDEKİ ETKİSİNİN KARŞILAŞTIRMALI
ANALİZİ**

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Küçük işletmelerin büyümesi üzerine yapılan araştırmalar, başarısızlık oranlarının az gelişmiş ülkelerde sanayileşmiş ülkelere göre daha yüksek olduğunu ortaya koymuştur. Küçük işletmelerdeki başarısızlık oranının nedenlerini anlamak için, benzersiz kültürle sahip farklı ülkelerdeki müşterileri etkileyen birçok yönün uygun şekilde incelenmesinde hala bir boşluk var. Bazı akademisyenlere göre, kültürler arası analiz birçok alanda esastır. Kültürel unsurların bazen göz ardı edilen işlevine özel bir vurgu yapan çalışmanın amacı, e-hizmet kalitesinin Nijeryalı ve Birleşik Krallık'taki KOBİ'ler arasında müşteri sadakatini nasıl etkilediğini ayrıntılı olarak araştırmaktır. Çalışmada bahsedilen temel özelliklerin her birine yaklaşmanın sistematik yaklaşımı, e-hizmetler, kolaylık, güvenilirlik, güven, web sitesi tasarımı, empati ve kültürel içermeden oluşmaktadır. Araştırma evreni, aşağıdaki sektörlerdeki KOBİ müşterilerinden oluşmaktadır Nijerya.

Anahtar kelimeler: *Küçük ve orta ölçekli işletmeler, müşteri sadakati, müşteri memnuniyeti, E-hizmet kalitesi.*

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ABBREVIATION

SMEs- Small and Medium enterprises

CS- Customer satisfaction

CI- Culture Inclusion

WD- Website design

CL- Customer Loyalty

UK- United Kingdom

C- Convenience

E- Empathy

CHAPTER 1

Introduction

The chapter shows the summary of the investigation focusing on how e-service quality impacts customer loyalty in UK and Nigeria, by analyzing key dimensions such as Trust, Website design, Culture Inclusion, Empathy, Convenience and Reliability. It also shows the mediating effect of customer satisfaction by comparing the two countries under investigation. This section includes background of study, research problem and objectives, significance of study and research questions. The later part includes the limitation of the study and study organization.

The findings from this study will contribute to theory development regarding the effects that cultural peculiarities have on customers loyalty and satisfaction, and will provide the owners of Small and medium businesses with the necessary information on how to enhance the delivery of service and its sustainability for the continuous development of the firm in a culturally rich background.

Background of study

SMEs have been recognized as important contributors to the economic development and expansion of several nations, both developed and developing (World Bank 2020; Keskin et al. 2010, Karadag 2016). SMEs are widely recognized for playing a vital role in promoting growth, sustainability, and development across a range of economic sectors, especially in industrialized nations (Alabi et al 2019). Furthermore, SMEs have acquired increasing prominence and advantages in emerging economies today due to their capacity for flexibility and rapid decision-making, as well as their ability to operate with less capital, less management costs, and more intensive labor, all of which lower production costs (Keskin et al., 2010). Furthermore, Ninety percent of companies worldwide are classified as SMEs, according to the World Bank. According to the World Bank (2020), SMEs in Nigeria account for 84% of employment, 90% of enterprises, and 48% of the country's GDP. The contribution of small and medium-sized enterprises (SMEs) to economic growth and development cannot be overstated. These businesses create jobs for the general public at relatively low capital costs, both globally and specifically for 84% of Nigerians (Afrikan Heroes, 2020). They also increase the quantity of goods and services, particularly in the wholesale and retail sector, bridge the gap between the rich and the poor (Fitriasari,

2020), and are crucial to the growth and development of any nation's economy (Akingbade, 2020). Withal, 99.9% of the 5.58 million private companies in the UK were SMEs in 2021, and the coronavirus pandemic was a major factor in the 1.5% drop in private sector companies in 2022 (Santander UK, 2022). Businesses that already had an online presence or were able to quickly use the digital world for their services and goods during the chaos were more likely to continue operating and making money, so the pandemic not only caused a decline in SMEs but also has accelerated the progress of digitalization in SMEs (OCED, 2021). Online commerce has increased by 81% in Africa during the COVID-19 pandemic, according to a Mastercard poll (Mastercard, 2020). The UK has the most developed e-commerce in the world (International Trade Administration, 2022), whereas Nigeria's e-commerce has expanded between 2019 and 2022 (Statista, 2022). Due to the low barrier of entry, competitors can readily enter the market for online enterprises (Wang et al., 2016). Customers are crucial to an organization's success, according to its perspective. Service quality is seen as being extremely important for businesses to thrive in the competitive climate and continuously satisfy the expectations of their clients. Customers believe that moving between online retailers is inexpensive (Mutum et al., 2014). Additionally, Customers' shopping experiences have an impact on their behavior, including their desire to repurchase, return to the store, and spread the word about the brand in both online and offline companies (Chang & Wang, 2011). The largest obstacle in online buying, however, is ensuring and sustaining client happiness (Rita et al., 2019). A business must provide outstanding customer service to guarantee client loyalty and retention (Gounaris et al., 2010). Additionally, as the number of online services worldwide rises, there is a change from quality of service to e-service quality, which calls for the measurement and assessment of the quality of e- services (Salome et al., 2022).

From the days of commerce and barter to the use of cowries as a form of money for goods and services, the Nigerian consumer market has seen significant transformation (Gunn & Deinne, 2023). The traditional market has recently evolved and shifted to an online one due to internet adaptation and usage. The change is still in progress and is not as quick as it was in rich countries before the pandemic forced people to purchase online since physical stores were shut down and travel was prohibited in an effort to stop the COVID-19 virus from spreading. Because of the rise in financial fraud,

cybercrimes, and data security issues that affect internet users, Nigerians continue to have low faith in the e-banking system that integrates with e-commerce (Olaolu 2022). The number of websites created does not accurately reflect the growing number of SMEs in Nigeria because, in contrast to their counterparts in major companies and developed nations, many businesses in Nigeria use social media platforms like LinkedIn, Instagram, Facebook, Telegram, and WhatsApp for marketing and sales purposes. Nigerian SMEs are still discovering how to broaden their sales and marketing efforts and how important websites are to the smooth and successful functioning of their companies (Faloye 2014).

The lack of endurance of most consumers who are continuously presented with multiple companies offering the same goods and services, is another factor contributing to SMEs' reluctance to create and serve their customers via websites. This study is necessary to maintain customers' interest in completing transactions via websites rather than through competitors who are prepared to serve them on social media. Customer loyalty and the resolution of this issue will be facilitated by the efficacy and efficiency of these kinds of services quality factors.

The concept of e-service quality has been the subject of numerous studies in a variety of countries, including Vietnam (Minh et al., 2013), Indonesia (Rita et al., 2019; Sasana et al., 2021), China (Chang & Wang 2010), Nepal (Sharma & Lijuan 2014), Taiwan (Tsao et al., 2016), Iran (Askari et al., 2016), Pakistan (Raza & Umer, 2020), Sweden (Hossain & Hossain, 2019), Iraq (Ali et al., 2021), Thailand (Boonlertvanich, 2018), India (Goutam & Gopalakrishna, 2018), and Jordan (Al-dweeri et al., 2018).

Numerous studies have also been conducted in other fields, offering various aspects and traits of the quality of e-services. The findings of a study done in China (Li et al., 2020) indicate that a variety of factors, including cloud service security, e-learning, and e-service quality, affect client online banking. (Rita and others, 2019) Web design, security/privacy, and fulfillment are three aspects of e-service quality that have a large influence on overall service quality in Indonesia. However, customer service did not significantly affect overall service quality, however customer behavior has a big impact on overall service quality. While efficiency is not a key factor in evaluating the quality of e-services in Thailand, privacy, dependability, emotional benefits, and

customer service are. (Ali and others, 2021). Efficiency, fulfillment, system availability, and privacy all have an impact on customer happiness; nevertheless, the most important effects on customer satisfaction and trust are those of fulfillment and privacy. In 2022, Ighomereho et al. The effects of e-service dimensions (web look, usability, dependability, and security) in Nigeria. individualization. fulfillment and responsiveness) on overall e-service quality showed that the pertinent factors influencing overall e-service quality were fulfillment, security, responsiveness, simplicity of use, and Reliability.

Numerous studies have been carried out in Nigeria in various sectors, with the majority of the findings pertaining to the banking sector (Amin et al., 2018; Ighomereho et al., 2022; Oladapo 2016; Sulaiman et al., 2021; Yusuf & Bala 2021; Oni et al., 2016); the aviation industry (Gambo 2016, Wali 2012); taxis (Olawole 2021); hospitals (Chinedu et al., 2019; Mouly & Gift 2018; Potluri & Angiating 2018); telecom (Sunny & Abolaji, 2016; Ogunnowo et al., 2016); and libraries (Asogwa et al., 2015; Umukoro & Tiamiyu 2017). Several studies have been conducted in the UK in a variety of fields, particularly in the banking industry (Ibrahim et al. 2004, Maddern et al. 2007, White & Nteli 2004, Loonam & Loughlin 2008) and the hospitality industry (Anthony et al. 2004, Wang et al. 2008, Biggs et al. 2007, Johnston 1995, Ekinci et al. 2003). From the research, they established that there is only one current study that closely addresses the influence of quality of e-services on consumers' loyalty, While there is no current research on SMEs in the United Kingdom (Jalil et al 2021).

From the evaluation for this study, this research identifies a research gap in the following: This research is set out to assess and compare the impact of e-service quality on customer loyalty in Nigerian and UK SMEs specifically, the aspect of cultural integration that is missing in most of the previous studies. SMEs' dynamics unlike setting-specific industries, for instance, the banking, telecommunications or e-government sectors and more specifically, in culturally diverse markets of Nigeria, have not yet been fully explored, even though there has been considerable prior literature on other facets of service quality (Al-Adwan & Al-Horani, 2019; Ighomereho et al., 2022). The following is now required, more culturally related theories that are relevant to Nigeria since, previous models of service quality may not depict the cultural norms and customers attitudes in different places (Ali et al., 2021;

Askari et al., 2016). Due to these disparities, this study aims at minimizing the disparities by focusing on only the Nigerian and UK SME sectors, and considering cultural diversity as a major factor affecting the e- service quality and customer loyalty relationship. The findings from this study will contribute to theory development regarding the effects that cultural peculiarities have on clients' loyalty and satisfaction, and will provide the owner of an SSB with the necessary information on how to enhance the delivery of service and its sustainability for the continuous development of the firm in a culturally rich backdrop (Olaolu, 2022; Rita et al., 2019).

Statement of the problem

In this era of swift digital revolution, the significance of high-quality e-services in fostering customer loyalty cannot be over-emphasized. Small and medium-sized enterprises have prioritized building customer relationships and loyalty for the organization's long-term success, promoting economic growth (Keskin et al., 2010). The quality of e-services provided by small and medium-sized enterprises (SMEs) is a vital factor in determining consumer perspective and loyalty as the digital sphere becomes increasingly integrated with corporate operations (Opuni 2023). But, in this quest for sustainable economic growth, one important but frequently ignored factor emerges: culture (Hedlund-de Witt, 2011).

Culture significantly influences various aspects of a company's operations, from customer interactions to organizational processes, and ultimately impacts the viability of small and medium-sized enterprises (SMEs) (Van Bentum et al., 2005). Cultural norms shape customer service practices, communication styles, and company decision-making, affecting both internal operations and external engagement (Opuni 2023). Across different countries, cultural factors influence perceptions of e-service quality, as customers from diverse cultural backgrounds have varying expectations of what constitutes good service (Blut et al., 2015). For instance, collectivist cultures may prioritize personalized, community-focused interactions, while individualist cultures often value efficiency and speed [Chang et al., 2011].

In Nigeria and UK, where SMEs operate within highly diverse and regionally distinct markets, culture plays a crucial role in business sustainability. Success and long-term

viability depend on how well SMEs can adapt to and respect local customs, languages, and values. Businesses that align their services with local cultural expectations are better positioned to build customer loyalty and ensure sustainability. Understanding the delicate interrelationship between culture and business is crucial, where cultural variation can be either a strength or a weakness, especially in the context of the quality of e-services and customer loyalty (Obor 2019). The critical role of cultural understanding in business is revealed as there continues to be a need for service delivery infrastructure and tools to be adapted to accommodate the cultural nuances of the environment and target customers. This may involve leveraging alternative payment techniques and culturally sensitive e-service strategies to successfully engage with the diverse demographic previously served by multinationals, ensuring continuity and a competitive advantage in a dynamically shifting economic environment. The author of (Halliru 2013) avers that the strategic development of systems to fit with diverse cultural norms and consumer behaviors significantly contributes to the maintenance, if not enhancement, of customer loyalty and service quality. Understanding cultural differences and their impact on business strategies proves pivotal in navigating service delivery [Okoye 2018].

The Nigerian business industry is full of examples of potential SMEs that failed and shut down too soon, even after experiencing favorable beginnings. A study in 2005 found that less than 5% of SMEs survive beyond their first year of existence [Ighomereho et al.,2022]. Sustainability is one of the significant problems SMEs face. Maintaining successful operations in the long run can often be difficult, even though many new businesses and small enterprises may have immediate success [Naradda et al.,2020]. Small and medium-sized enterprises (SMEs) are vulnerable to unstable markets and economic disasters due to various factors, including limited funding availability, insufficient facilities, and limitations imposed by regulations (Ighomereho et al.,2022, Onugu 2005]. A significant evolution study in sustainable entrepreneurship was conducted and they observed that sustainable businesses, which initially focused on addressing economic needs, increasingly integrate sustainability practices beyond the economic dimension (Majid et al., 2012). This shift reflects a broader understanding of what it means to be “sustainable”. Therefore, it is impossible to overestimate or overlook the influence of culture on these events. Conventional assessments often blame such failures on technological shortcomings, financial

mismanagement, or market factors. However, cultural elements remain fundamental to customer interaction and behavior [Naradda et al., 2020, Majid et al., 2012, Cardon et al., 2011). However, culture impacts customer loyalty by influencing customer perception of the quality of e-services, which may be easily misinterpreted due to the organization's communication styles or as a result of social/cultural norms (Halliru 2013, Al-Maghrabi 2010).

Cultural considerations are increasingly recognized as critical factors in the study of sustainability for small and medium-sized enterprises (SMEs), serving as a crucial pillar for long-term economic success (Kafka 2024). In business, sustainability encompasses environmental, reliability, and societal and cultural dimensions (Andersson et al.,2022). Understanding the role of culture is fundamental because it expands the scope of organizational operations beyond conventional success metrics to include societal norms and values (Gerner 2019). This broader perspective ensures that businesses align with the cultural context of the societies in which they operate, enhancing their overall sustainability.

Cultural alignment is critical in e-services, where businesses interact with customers through digital platforms. E-services, which rely heavily on technology, need to consider the cultural context of their target audience to ensure successful adoption and user satisfaction. By integrating cultural awareness into e-service offerings, businesses can enhance customer engagement, build trust, and increase user retention (Al-Adwan et al.,2019). In regions like Nigeria and UK, where cultural diversity is high, tailoring e-services to reflect local customs, languages, and preferences can significantly impact the success of these digital platforms. Therefore, e-services' sustainability goes beyond platforms' technical reliability: it requires a deep understanding of cultural values to provide socially relevant and widely accepted services. This holistic approach to sustainability ensures that e-services meet technological and business goals and resonate with the communities they serve, aligning with broader societal and cultural expectations, thereby encouraging trust from consumers (Tariq 2009). Additionally, the role of e-services in enhancing customer loyalty among small and medium-sized enterprises (SMEs) is crucial for economic growth (Olowookere et al., 2021). This implies that the quality of e-services directly influences customer loyalty, supporting economic advancement as the digital economy progresses. However, the existing

literature on e-service quality in Nigeria predominantly focuses on sectors like e-banking, e-government, transportation, and telecommunications, with little attention given to SMEs (Enoch & Bala 2015; El-Adly 2019; Gambo 2016). This gap highlights the need for a deeper understanding of how e-service quality and cultural considerations affect customer loyalty in the SME sector.

This study seeks to address a critical gap in the existing literature by investigating the impact of e-service quality on customer loyalty within SMEs, focusing on incorporating cultural dimensions. This aspect has been largely overlooked in previous research. While prior studies have explored service quality in sectors like banking, telecommunications, and e-government, few have examined the unique dynamics of SMEs, particularly in the context of culturally diverse environments such as Nigeria. Service quality models developed in one cultural context may not directly apply in another due to significant differences in customer expectations and behaviors (Lin & Sun 2009). This study aims to bridge this gap by exploring how cultural diversity influences the relationship between e-service quality and customer loyalty, a dimension that has yet to be sufficiently integrated into service quality models.

First, this study expands the existing research on e-commerce within SMEs by investigating dimensions of e-service quality extensively studied in other sectors and countries but not in the Nigerian and UK SME context. It also addresses the need for more comprehensive research on how these dimensions affect customer satisfaction, which mediates the relationship between service quality and customer loyalty, as previously recommended (Ayodele et al., 2021). Second, this study responds to recommendations for research in countries with diverse cultural backgrounds (Brusch et al., 2019). While some research has been conducted in Nigeria, it has predominantly focused on the banking sector, leaving a gap in understanding how these findings apply to SMEs, which represent a significant portion of the Nigerian economy. By comparing four culturally distinct regions of Nigeria, this study also reduces the risk of over-generalization, as seen in studies focused on single areas or states [Olaleye et al., 2021).

Moreover, cultural inclusion has not been considered a distinct service quality dimension in prior models, despite recommendations from scholars to explore this

aspect in countries with diverse cultures, especially in developing nations like Nigeria (Udo et al., 2012). Finally, research on SMEs in developing countries often highlights higher failure rates than their counterparts in developed nations, frequently due to a lack of understanding of complex customer dynamics, including cultural factors (Arinaitwe 2006). This study explores these cultural dimensions to better understand customer satisfaction and loyalty in varying cultural contexts. Research on small company growth has revealed that failure rates are greater in underdeveloped nations than in industrialized ones (Arinaitwe 2006).

To understand the reasons for a failing rate in small business, there is still a vacuum in the appropriate examination of the multiple aspects that impact customers in different nations with unique cultures. Cross-cultural analysis is essential in many domains, according to some academics (Saxena et al. 2001). Few cross-cultural comparative studies have been conducted on this topic, including those between the US and China (Chan & Wang 2008), Australia & Thailand (Patterson et al 2006), Nigeria and the US (Udo et al 2012), Argentina and Spain (Garcia et al. 2015), Qatar and Malaysia (Kassim & Abdullah 2010), America and Korea (Kim & Kim 2010, Fan et al., 2016), and Nigeria and the US. This study is necessary since there has not been any comparison research done on Nigeria and the UK.

The impact of the quality of e-services on customer retention in the UK has only been examined in one recent study (Jalil et al., 2021), which assessed e-service quality (reliability, flexibility, security, and simplicity of use) and offered suggestions for further research on other aspects. Because of this, the study is very important. From the viewpoints of SMEs' customers in both countries, this study will assess other aspects not previously considered in the UK and Nigeria

Research hypothesis

The theoretical background of the research specifies the hypothesis of the study presented in this paper. Propositions are developed to examine the theoretical relationships between factors such as e-service quality, customer satisfaction, customer loyalty with special reference to moderator and mediator variables. Through answering these hypotheses, this study therefore seeks to assess the effects of essential

e-service quality factors including convenience, reliability, perceived empathy, perceived trust, and cultural sensitivity on customer satisfaction and customer loyalty. Further, to specify the indirect impact of α -e-service quality, customer satisfaction is also proposed to test the mediated relationship. They not only inform the research method but also serve as an analytical framework through which competing dynamics of SMEs in the Nigeria's culturally and the United Kingdom's markets are compared. The findings that emerge from examining these hypotheses will enhance theoretical knowledge and practical wisdom about consumers and their interactions with technology.

This Study has the Following Research Hypothesis:

1. **Hypothesis 1:** E-Service quality has a positive significant impact on Customer loyalty.
 - a. **Hypothesis 1A:** Convenience has a positive significant impact on Customer loyalty.
 - b. **Hypothesis 1B:** Reliability has a positive significant impact on Customer Loyalty.
 - c. **Hypothesis 1C:** Empathy has a positive significant impact on Customer Loyalty.
 - d. **Hypothesis 1D:** Trust has a positive significant impact on Customer Loyalty.
 - e. **Hypothesis 1E:** Culture Inclusion has a positive significant impact on Customer Loyalty.
 - f. **Hypothesis 1F:** Website Design has a positive significant impact on Customer Loyalty.

2. **Hypothesis 2:** E-Service quality has a positive significant impact on Customer Satisfaction.
 - a. **Hypothesis 2A:** Convenience has a positive significant impact on Customer Satisfaction.
 - b. **Hypothesis 2B:** Reliability has a positive significant impact on Customer Satisfaction.
 - c. **Hypothesis 2C:** Empathy has a positive significant impact on Customer Satisfaction.

- d. **Hypothesis 2D:** Trust has a positive significant impact on Customer Satisfaction.
 - e. **Hypothesis 2E:** Culture Inclusion has a positive significant impact on Customer Satisfaction.
 - f. **Hypothesis 2F:** Website Design has a positive significant impact on Customer Satisfaction
3. **Hypothesis 3:** Customer Satisfaction Has a Positive Significant Impact on Customer Loyalty.
4. **Hypothesis 4:** Customer Satisfaction Positively Mediates the Relationship Between E-Service Quality and Customer Loyalty.

Aim of the study

With a special emphasis on the sometimes-disregarded function of cultural elements, the study's objective is to investigate in detail how e-service quality affects customer loyalty among Nigerian SMEs. Regardless of their importance to the Nigerian economy, contributing significantly to GDP and employment, they are inhibited by challenges like inadequate finance, poor infrastructure and high failure rates many of which occur in the first 48 months of business (World Bank, 2020; Afrikan Heroes, 2020). As this study also highlighted, research is still limited in this area, especially for SMEs, for which these conditions are different because of the scarcity of resources or instability resulting from market conditions in this type of industry. This is still in reverse to the current finance, telecommunication industries, and e-government services, which admit e-service quality as valuable to win customer loyalty (Keskin, et al, 2010; Ighomereho et al., 2022). In addition, consumer expectancies such as language preferences, culture, social distance and region determines their e-service encounter expectations in Nigeria, which contains dual individualistic / collectivistic regions (Al-Adwan & Al-Horani, 2019; Majid & Koe, 2012). This research aims to extend the current understanding of how SMEs can better align their electronic services with cultural norms by focusing on Nigeria. The overall satisfaction among customers will also be realized hence a boost in customer loyalty. This alignment is essential in an economy moving toward digitization since culturally

sensitive e-service quality has both the potential to escalate consumer satisfaction, trust, continuation, and competitive edge over rivals when needs congruent to service delivery (Ali et al., 2021; Olaolu, 2022).

Moreover, the study hopes to help fill a gap in the models of service quality which are often obtained from the industrialized countries or from single industry research studies (Sharma & Lijuan, 2014; Rita et al., 2019). This paper's ultimate goal for, and contribution to Nigerian and UK SMEs and policymakers is to examine how to foster a culturally sensitive online business environment in the nation's growing SE sector to increase long-term customer loyalty and financial sustainability (Faloye, 2014; Askari et al., 2016).

Research objectives

Set research objectives that complement the main goals of understanding some factors regarding customer loyalty with regards to online products or services in the United Kingdom and Nigerian environments with an aim of directing this research. The systematic approach of approaching every of the major characteristics mentioned in the study consists of e-services, convenience, dependability, trust, website design, empathy, and cultural sensitivity is made sure of by the research aims and objectives which serve as the roadmap in conducting the study. It is up this gap that this study aims to contribute towards offering an understanding of these aspects and how they affect customer loyalty Resultant of this shall be clear objectives as explained below. Additionally, these goals allow for comparing more and different national contexts to analyses regional and cultural frames that may influence consumers' behavior. Eventually, a better comprehension of how companies may use digital services to improve customer loyalty will be made possible by this focused attention to particular goals, which will add significant knowledge to the domains of e-commerce and customer relationship management.

Here are the following objectives of the Study:

- To access the impact of E-services on the customer Loyalty in the SMEs of UK and Nigeria.
- To examine the distinct effects of convenience on Customer satisfaction in the context of UK and Nigerian SME e-services.

- To look into how reliability affects customer satisfaction in Nigerian and UK SMEs' e-service settings.
- To evaluate the effects of empathy on SMEs' e-service users' customer satisfaction in Nigeria and the UK.
- To access the impact of Trust on Customer satisfaction in the context of SMEs of Nigeria and UK.
- To examine the impact of Cultural Inclusion on the Customer Satisfaction in the SMEs of UK and Nigeria.
- To investigate the effect of Website design on the Customer Satisfaction in Nigerian and UK SMEs' e-service settings.
- To evaluate the impact of Customer satisfaction on the Customer loyalty in UK and Nigerian SMEs.
- To examine the Mediating role of Customer Satisfaction among E-services and Customer Loyalty.

All in all, this study is to investigate the mediating role of customer satisfaction on E-service quality (Web design, convenience, Reliability, empathy, culture inclusion, trust) influence on customer loyalty and to make comparison of E-service quality perception on SMEs in 2 different culturally diverse countries, Nigeria and UK.

Research questions

The study's research questions aim to investigate and evaluate the complex relationships among e-service quality, customer happiness, and customer loyalty in SMEs in the UK and Nigeria. The precise aspects of e-service quality convenience, Reliability, empathy, trust, and cultural inclusion and website Design as well as how these elements affect client happiness and loyalty in various cultural and economic contexts are the focus of these inquiries. By looking at these connections, the study aims to determine how customer satisfaction mediates the relationship between e-service quality and customer loyalty, providing information that is especially pertinent to SMEs that operate in diverse cultural contexts. These research questions develop a systematic approach to guide the research to ensure that all the factors that influence the client loyalty and growth of the SMEs in both countries in the digital era are well understood.

This study has to addresses the following questions:

1. Is the E-Services Quality model significantly positively related to the Customer Loyalty in relation to Nigerian and UK SMEs?
2. Can E-service have any influence that can lead to customer satisfaction in SMEs of Nigeria and UK?
3. To what extent does E-services Quality, defined as: Trust, Convenience, Reliability, Website Design, Cultural Inclusion and Empathy affect Customer satisfaction?
4. To what extent the Customer satisfaction moderates the relationship between E-services quality and Customer loyalty.

Significance of the study

Today's interactions are even occurring on the digital space due to the advancement of digitization that has transformed service delivery in various sectors with consumer touch points. SMEs are under pressure to respond to this shift due to the increased dynamism of e-service customer expectations, which has a more pronounced impact in this area according to Silva et al. (2023). As by the recent studies, it was concluded that enhancing the e-service quality leads to customer loyalty and satisfaction which is a key factor for SMEs to become sustainable in the prevailing technological environment (Al-dweeri et al., 2017; Parasuraman et al., 2005). This research is highly relevant because it provides a comprehensive review of e-service quality components including ease, reliability, empathy, trust and culture sensitivity, and its implications for SMEs in culturally diverse markets such as Nigeria and the UK. An SME that seeks to enhance service delivery reduces customer churn and gain a larger market share by providing an exciting and customer-centric online presence must understand these components. In addition, integrating cultural issues into the dimension of quality e-services is crucial with the marked's increasing cultural diversity in consumer Nigeria and the United Kingdom. Purchasing behaviour is thus highly aligned with the cultural beliefs and attitudes most especially in internet purchasing where reliability and credibility is crucial (Hofstede, 1984; Koo, et al. 2008). This study will help SMEs owners and managers to implement from this study recommendation on how to adapt their strategies to effectively meeting the different needs of customers by investigating the influence of cultural factors on e-service attributes and customer satisfaction in these two diverse places.

The findings of the study will offer multinational firms and SMEs sound recommendations on market entry modes and feasible strategies for Nigeria and the UK. As customer retention and loyalty alleviate the need for repeated new customer acquisition, the research can assist the SMEs in decreasing their customer acquisition costs by identifying the specific factors that affect customer satisfaction and loyalty (Kotler et al., 2016). Also, the recommendations on the optimal utilization of resources for long-term client relations will help new SMEs sustain themselves in keenly competitive online markets.

This cross-cultural comparative research on e-service quality in Nigerian and U.K will be useful to policymakers since it will inform laws that protect consumer interests and also aid SMEs in both countries. More specifically, the results of the study may contribute to developing the legislative measures that would lead to rising standards of service and ethical strategies in online shopping (Li et al., 2022). This report is a reference for SMEs, international companies, and policymakers interested in the growth of dominant digital consumer-oriented economies because it reveals significant areas for further advancement and adjustment.

Limitations

1. There are a few limitations to the study that should be taken into account. First off, the study only looks at small and medium-sized businesses (SMEs) in Nigeria and the UK, which would restrict how broadly the results can be applied to other industries or geographical areas. Because of this, the particular difficulties and circumstances that SMEs encounter might not be entirely indicative of the larger market.
2. Using self-reported survey data raises the possibility of bias since respondents could interpret the questions differently or give socially acceptable answers that don't accurately reflect their experiences. This can have an impact on the findings' validity.
3. The study's cross-sectional design records a single moment in time rather than monitoring changes over an extended period of time, it restricts the capacity to demonstrate causation between the variables. A longitudinal method may prove advantageous for future studies in order to offer a more thorough comprehension of

the changing relationships among e-service quality, customer happiness, and loyalty in various scenarios.

4. The degree to which a customer can enjoy an experience and be satisfied during a shopping experience can be influenced by many other factors, which can affect their perception of the service quality. Religion, education, lack of prior knowledge of the business or products offered, relationship, reviews, and so on are some factors that can influence customers' perceptions, which are not covered in this study.

5. There are also factors beyond the control of small business owners that can contribute to customer dissatisfaction, such as third-party delivery services. In cases where a small business does everything within its control to provide the best shopping experience, a bad delivery service from the seller to the customer can cause dissatisfaction and lead to a lack of customer loyalty.

6. Although this study focuses on SMEs, there is a high possibility that the sample will include micro-enterprises, as data on most Nigerian businesses are private and not easily accessible. There is difficulty in accurately verifying and classifying each business, as most may meet the turnover requirement but are deficient in the employee requirement. The questionnaire has no clear definition of what SME means and that can be misleading for many participants, who may not know the true definition of SME. Assumption of the knowledge of the participants about SME can lead to some bias

7. Additionally, generalizing the results and the extent of customer loyalty may not give an accurate picture, as individuals have different levels of satisfaction and loyalty, which can be challenging to measure without bias. This shortfall is the impact of the individualistic concept of understanding and perception; given the varying levels of knowledge and exposure, each customer satisfaction level is different and unique. It would be inappropriate to assume that what is suitable for one is right for all.

8. Furthermore, though it is natural for the focus to be on the customer's perspective of the e-service quality impact on their loyalty to any business, there is also a need to understand the retailer's and business owner's perspectives because for a company to thrive effectively and run efficiently, both parties involved in the transaction are

required to engage reciprocally. Managing the standpoints of small business owners and customers will create a better balance for a swift and better experience.

9. Finally, some individuals are naturally not loyal to any business due to personal traits or deliberate choices. Such customers may prefer to explore other companies that they have little or no knowledge of, and irrespective of the satisfaction experienced, they will remain disloyal. Personal traits also play a huge role in customer loyalty. This study can be misleading, as not all customer satisfaction translates to loyalty. Future studies should investigate personal characteristics as moderating or mediating factors. Religion should also be given more attention in Nigeria.

Summary

This chapter includes theoretical background of the subject matter under consideration, the objective of the study, research questions and the gap in literature which necessitates the study and makes it relevant to the body of literature. The significance of study, hypothesis outline, limitations encountered during the study and the methodology implemented for the purpose of the study are also included in this chapter.

CHAPTER II

Literature review

Background on small and medium business

The most important system for the modern economy is the SME sector, which has become a very appealing and inventive system. The fact that SMEs are essential to economic growth is widely accepted. After proving their beneficial effects on the economy and society, the SME sector was considered a priority issue of concern for the economy. Economic growth is mostly driven by small enterprises. These small businesses provide a foundation for social and economic growth and significantly contribute to achieving the main goals of any country's economy (Druker 2009). There are two different types of SMEs in today's economy: the small, traditional business, which usually has a small customer base but no long-term strategy, and the modern SMEs, which use advanced technology, are constantly looking for new markets, and, due to competition, aim to maximize their operational performance (Neagu 2016). The advantages and disadvantages of small and medium-sized enterprises (SMEs), especially traditional ones, are strongly tied to the leadership style and human resource capacities. Usually, they are the outcome of the founder's courage and skill. The proprietors of these businesses are devoted businesspeople who risk their money and resources (Văduva, 2004).

The realities of small and medium-sized enterprises are extremely varied, heterogeneous, adaptable, dynamic, and flexible. The overall state of an economy is determined by the number and vibrancy of SMEs as well as their financial success. A company's management approach may be customized by certain attributes, such as market dynamics (Borza, 2009). They are operating at particular coordinates in accordance with those distinctive features: strict specialization, which is necessary due to their limited capacity and low-rated market share; and reduction in size, which restricts their potential for growth and their market share, indicating the rate of SME establishment as well as bankruptcy.

Numerous factors influence the management of small and medium-sized businesses in these situations, such as the type of SME marketplace they operate in, the fierce competition and disintegrating nature of the offer brought about by the large number

of businesses and their limited capabilities, and the fact that the majority of BMEs are microbusinesses or small businesses that provide a wide range of goods or services (Lazăr et al., 2006). It is believed that small and medium-sized enterprises are the main forces behind economic expansion worldwide. According to this viewpoint, one of SMEs' most important roles is to create jobs in order to combat poverty. SMEs have the ability to strengthen any country's economy and are beneficial to both developed and developing countries. It significantly affects the economy's evolution and the creation of new employment. In the industries they have successfully entered, SMEs are implicitly better at promoting adaptable economies of scale. SMEs are crucial to the development of productive employment because of their centrality in terms of size ranges and resource intensity in a developing economy (Jasra et al., 2011). Developing nations have started to highlight how important SMEs may be to their development. Most contemporary larger organizations started out as small and medium-sized enterprises.

Three main characteristics set small and medium-sized enterprises apart from giant corporations: development, innovation, and unpredictability. The small, medium, and microbusiness sectors are all included in this category. SMEs are at the forefront of economies' transition to industrialization. SMEs have a substantial influence on employment, tax revenue, revenue distribution, resource efficiency, and family financial stability. SMEs often employ more labor-intensive manufacturing methods than do large enterprises. Consequently, they play a significant role in generating income, opening doors to profitable employment, and ultimately ending poverty. SMEs are essential to the conversion of agriculture-led economies into industrial ones because they provide unmistakable potential for processing operations that may speed up growth and generate steady revenue streams. The only way to end poverty is to encourage economic growth through the production of wealth and jobs. In developing countries, small and medium-sized businesses (SMEs) constitute a significant source of employment, revenue, and an incubator for new ventures (UNIDO Report, 2003). Most governments across the world are focusing on their aid programs for the growth of the SME sector in order to sustain a robust national economy. Any organization's technology resources are one of the most important components of its success.

Businesses that use state-of-the-art technology typically draw more customers than their competitors. Despite the fact that technology has a cost, companies usually recoup these expenses through operations. But by introducing new technologies, they will probably do better than their competitors. Most SMEs in third-world countries are unable to install expensive, cutting-edge equipment (Pitman 2008).

Due to the fact that we are in the middle of a thorough process to consolidate and promote the SMEs sector in our economy-in-transition, environmental factors—which are often highly unstable—act through a variety of restrictions. A chronic lack of resources and the difficulties businesses have when interacting with banks or insurance firms because of the limited range of specialized services available and the scarcity of qualified banking staff are the main causes of financial restrictions. The main limitations are the poor condition of some physical infrastructure elements and the absence of some necessary services, including utilities, urban planning, transportation, and so on (Nicolescu, 2001, 2007).

Small business vs large business

Small and medium-sized enterprises (SMEs) are essential to a country's economic viability. They are a source of entrepreneurship, innovation, and job creation. They have unique capacity to use, adapt, and spread new technology. SME's are a key alternative in the fight against unemployment since they create the most new jobs on the market and do so at a significantly lower cost of capital. SMEs account for more than 99% of all businesses in most economies. Because large companies tend to focus their efforts upon enhancing existing products, even though they're given robust research departments and require to produce more of themselves to benefit from the extensive advantages of the multidimensional economy, medium-sized and small enterprises produce a lot of unique products and novel developments in technology. In contrast to small and medium-sized firms, large corporations are less flexible. To be successful, SMEs need to focus on creating new products and services that will allow them to swiftly adjust their production to the changing needs of the market.

SMEs actively support the growth of a more developed, competitive, and healthy economy. These encourage competition in price, product design, and efficiency. Large firms would have monopolies in most sectors if SMEs didn't exist. The fact that SMEs are still able to function in a competitive economic climate is evidence of their effectiveness. These groupings account for a considerable portion of the world economy. SMEs, however, have frequently been left out of discussions around how business might address sustainable development. The use of environmental assessment techniques by large and small firms was compared (Labonne 2006). Small enterprises were far less likely to analyze their environmental effect due to the financial limitations and expenses of tools designed for large corporations with substantial resources. Lack of staff resources and financial knowledge hindered SMEs' adoption of sustainability initiatives. Sustainability activities were often adopted by SMEs in a reactive manner. Unlike large organizations, which were more likely to participate in preventative sustainability initiatives, small enterprises usually only respond to extreme pressure from external stakeholders.

According to a research, small businesses usually have fewer financial resources available, feel that implementing sustainable practices is too difficult, and get less external pressure about their sustainability processes (Dressen 2009). When SMEs do

participate in sustainability, they are flexible enough to swiftly implement innovative methods. The need to ensure "provided goal, leadership among all parties involved, and strategic diligence" (Aragon-Correa et al., 2008) may be the same for small and large businesses, but these tools usually require higher-level company structures and more resources to be devoted to the creation of creative tactics (Fassin, 2008). Unlike publicly listed firms that answer to shareholders, privately owned SMEs are often run by their owners and answer to one or a small number of shareholders. The owners' values eventually influence the company. SMEs are becoming more and more involved in innovation (Chesbrough et al., 2006). Several writers have shown that when owners are involved, small enterprises may more likely to prioritize sustainable growth (Jenkins, 2004, 2006). Since there are fewer channels for interactions among the upper management, its shareholders, and employees, small businesses may be more adaptable and ready to embrace changes faster (Aragon-Correa et al., 2008). Smaller companies may also have a less formal business culture and organization (Fassin, 2008). Research indicates that formal strategy tools are infrequently used by SMEs, and those that do seldom implement their plans (Earl 2006). Additionally, SMEs seldom create strategic plans using regulated strategy tools. Numerous causes, such as a lack of time or money to execute such changes in company operations, might be the cause of these outcomes. SMEs are fewer likely to have "elegant divisionalized building," according to research (Jones & Tilley 2003). This implies that businesses may lack functional specialists and managerial ability, which might lead to poor management or missed opportunities.

SMEs may have limitations on finances or personnel within their team, and less sophisticated allocations may require fewer people in budgeting choices. SMEs tend to have simpler capital structures than bigger businesses, which may indicate less obstacles to internal financial resource access (Aragon-Correa et al., 2008). Such a financial profile may facilitate SMEs' ability to react swiftly to emerging possibilities. How well SMEs operate is greatly influenced by the information, experiences, beliefs, and abilities of their employees. The notion that the factors affecting global trade are equivalent to the combined efforts of many people is emphasized by (Enderle 2004).

An analysis of successful SMEs in the UK shows how crucial key employee characteristics are in determining how a business approaches strategy. It is "enacted in an extensively individualized format, and greatly influenced by the actions, talents,

personality traits, and success ending of the principal players," (Beaver (2007). Although this may also apply to huge organizations, the modest size of a typical SME is likely to increase the overall influence of significant role players. SMEs place a higher priority on the quality of their human relationships with customers and business collaborators than do other businesses. Because they don't have a bigger budget to attract potential customers, SMEs usually rely on their personal network and reputation as reliable people in their community and business (Jenkins 2006). Networks can, in fact, be crucial to the growth of SMEs (Halila 2007). Through networks, SMEs can gain access to vital information or resources, enabling them to take chances or implement tactics they would not have otherwise thought of. Depending on the jurisdiction, governments' ability to change the behavior of SMEs is probably going to vary. Research from the UK indicates that government policy, benchmark practices, and interest group pressure have little effect on SMEs' behavior (Jenkins, 2006).

Due to their significantly reduced exposure compared to large corporations or international organizations, SMEs are less likely to be as interested in the pattern of shifting public opinion and media frenzy. SMEs may have quite different relationships with the general public than do bigger firms since many of them only operate in one market and have less market power than giant corporations (Jenkins, 2006). Due to their potential ability to make modifications to retain important personnel with substantial intellectual assets, small enterprises may be particularly cognizant of the importance of intellectual capital in gaining and preserving competitive advantage (Battacharya et al., 2008). Compared to large businesses, which may have many shareholders, SMEs, particularly privately held SMEs, might be to have fewer investors, and in some cases, only the owner-operator. At the SME level, the interactions among ordinary people and large corporations might not be present. The main objective, however, is for the majority of shareholders to experience an increase in the intrinsic worth of their investment. To secure their long-term existence, even solid SMEs are always searching for new possibilities that are emerging in new markets. Stakeholder analysis, however, has a history of emphasizing the "corporation" or big business. While the structure of stakeholder interactions for SMEs may not change significantly, it is likely that there will be changes in the management (Jenkins, 2004a). According to Gibb (2000), cultural diversity between big and small

enterprises may have an impact on managerial strategies for managing and engaging stakeholders. With most of the authority to influence its outcomes, large firms are far more likely to participate in formal, well-coordinated stakeholder strategic management (Jenkins, 2004a). On the other hand, a SME's stakeholder connections could be more casual, trustworthy, and marked by personal and intuitive participation. The majority of SME's operating globally tend to lack broad, easily accessible markets, conduct less market research, have less incentive and reward systems, and have less reputable brands. Therefore, maintaining steady growth in small and medium-sized firms and their success largely rely on market development. Additionally, market orientation is essential for an organization's development. It was found that market orientation—defined as the culture of the company that encourages the behavior required to create better value for customers—and company performance were significantly correlated (Verhees & Meulenbergh 2009). More specifically, it has been found that while SMEs operate in markets with somewhat homogeneous items, a market-based approach is advantageous for selecting a visually appealing and healthful product.

In order to comprehend business longevity and expansion and to contribute to economic development within a nation, it is essential to do research on the factors affecting the business performance of SMEs (Chittithaworn et al 2011). Small and medium-sized businesses (SMEs) are comparatively less inclined to benefit from formal financing than large corporations and are subject to more financial constraints. Small businesses have been found to be more restricted in their operation and expansion in both the emerging and advanced worlds, as well as having limited access to external financing. The disparity is even more pronounced when it comes to growth limitations brought on by legal framework and corruption, as small businesses experience slower growth over three times than large organizations. As a result, compared to medium-sized and big enterprises, small firms not only report having higher growth barriers, but these higher obstacles also place a greater burden on their ability to thrive and grow.

Businesses with less than 250 people and a limited operational footprint are referred to as small and medium-sized enterprises (SMEs). The definition varies from country to country but is often based on employment, possessions, or a combination of the two, in accordance with the State Bank of Pakistan. Most international countries are

realizing that small and medium-sized businesses (SMEs) play a vital role in their countries' economies and GDP, hold a prominent position, and face comparable repercussions to big firms when a government sets business regulations (Maad 2008).

Small and Medium Business in the UK

The UK economy's expansion and progress are largely dependent on small and medium-sized enterprises. Small and medium-sized firms, or SMEs, make up the vast majority of companies in the United Kingdom. Nevertheless, in certain cases, the SME designation places limitations that alter a company's operations or services. Small and medium-sized businesses (SMEs) make up 99.9% of all businesses in the UK and are the foundation of the economy. SMEs make up 99.9% of the privately held companies in the UK, with a population of 5.5 million predicted by the business community for 2022. These are separated into 35,900 "medium-sized" firms (i.e. with 50 to 249 employees) and 5.47 million "small" businesses. Because they engage 250–499 people, 3,880 additional businesses might be considered SMEs for the purpose of R&D Tax Credits. In 2022, there were around 5.5 million SMEs operating in the United Kingdom. The bulk of the more than 5.25 million SMEs in the UK are micro-sized companies with less than nine employees.

In the United States, the Small Business Administration (SBA) classifies small businesses according to industry, number of employees, profits, and ownership structure. For example, a manufacturing business is classified as a SME if it employs 500 people or less. However, both copper and nickel ore mining businesses can have up to 1,500 employees and still be considered SMEs. The Canadian government releases Canadian Industry Statistics based on the number of workers in each type of business. One to four individuals work for microbusinesses, five to 99 for small businesses, 499 to 1009 for medium-sized enterprises, plus more than 500 for major corporations.

Small firms accounted for 98% of all employer enterprises in Canada in 2022. Small companies employed 10.3 million workers, three times as many as medium-sized enterprises. It's crucial to remember that the EU and the UK have somewhat differing definitions of SMEs. To qualify as a SME in the EU, a business must employ less than 250 people, generate no more than €50 million in sales annually, and/or have an annual balance sheet of no more than €43 million. The European Union (EU) offers further

definitions of what constitutes a small business. Small businesses are defined as those with fewer than 50 employees, while medium-sized businesses are defined as those with less than 250 employees. There are micro-businesses, which employ 10 or less people, in addition to small and medium enterprises. Like in other countries, SMEs make up 99 percent of all businesses in the EU. roughly 50 percent of the European Union's GDP is generated by SMEs, which employ roughly 100 million people.

Regardless of how the headcount requirements are changed, the UK administration and the EU share a comparable understanding of small and medium-sized businesses (SMEs). According to that definition, SMEs are divided into three categories: small, medium, and micro-sized enterprises.

- Microbusiness: having zero to nine workers and a financial sheet or turnover of or within the range of €2 million.
- Small business: employing between 10 and 49 people, with a balance sheet with less than or equivalent to €10 million in revenue.
- Medium-sized businesses have between 49 and 249 (EU) or 49 and 499 (UK) workers, a balance sheet of less than €43 million, and less than €50 million in income annually.

As per the Companies Act 2006, a business must fulfill a minimum of two requirements in order to be classified as a SME in the United Kingdom: A maximum £36 million in revenue, Not more than 250 workers and Balance sheet record of Gross assets is less than or equal to £18 million. Different nations and organizations have different definitions of small and medium enterprise. The number of personnel is the common factor that is most frequently used in definitions, followed by assets and turnover. A SME is defined by most governments as an organization that employs up to 249 people, including those in middle-class and wealthy economies, the OECD, and the IMF. They divide the category even further into three groups: small businesses (10–49 workers), medium-sized businesses (50–249), and microbusinesses (1–9). In lower-income nations, the 50 or 100 employees criterion is more frequently employed to identify a SME.

Businesses that fall beneath a specific limit in terms of income, assets, or staff size are referred to as small and medium businesses (SMEs). The term "small to medium-sized

business" is defined differently in each country. The business must adhere to certain size standards, and occasionally the industries it operates in are evaluated as well. SMEs are essential to an economy despite their small size. They employ a vast workforce, outnumber big corporations, and have an entrepreneurial spirit that spurs innovation. Despite being present in almost every industry, retail and midrange enterprises are more common in those with less expensive labor and lower beginning capital requirements. Typical SMEs include dentistry offices, law firms, restaurants, and bars. Due to the fundamentally distinct ways in which they operate, SMEs and large, multinational organizations are kept separate.

SME business in the Nigeria

Since small and medium-sized businesses varies greatly among nations, there is no universally recognized definition for these types of businesses. Based on the perceived impact of SMEs in the different countries, distinct definition of SME is formulated for adequate representation within the economic context. At varying economic development levels which leads to disparities in industrial organizational sector, different definitions emerge (PricewaterhouseCoopers, 2009). It is challenging to reach a consensus on the exact definition of SMEs because the term Small and Medium is divergent and dependent on the context of different countries and industries. The diverse developmental stages of each firm, sectors and countries makes it difficult to create a uniform definition which accurately captures the differences (Holt 2009). For further illustration, what constitutes or characterizes a small enterprise in an economically stable and developed country might be the characteristics for a medium or large enterprise in developing nations like Nigeria. In Nigeria, the classification of SMEs is dependent on varying factors and criteria like sales turnover, number of staff, assets, investments or the blend of these factors. Prior to 1992 in Nigeria, various institutions like the central Bank of Nigeria (CBN), National Economic Reconstruction Funds, Nigerian Bank of commerce and Industry and Center for industrial Research and development adopted different definitions for small and medium enterprises (Mata & Aliyu 2014). Nevertheless, in 1992, a standard definition which encompasses a significant percent of Micro, Small and Medium businesses especially those within the informal sector was introduced by the National Council on Industry (NCI) (Abiodun 2003).

According to National council of Industries, any business with total cost of two hundred million naira (excluding land) is considered a small and medium enterprise. Small and medium enterprise are defined as enterprise whose cost excluding the land and including the working capital is between 10,000,000 and 300,0000 naira only and the labor size is between 11-200 full-time employee and an annual turnover between 10,000,000 and 20,000,000 only. The manufacturing sector in Nigeria are mostly SMEs and they comprise of about 50-70% of the businesses and 90% of employment opportunities (Frimpong 2013). According to the report by This Day Newspaper, Lagos as the state with the highest number of SMEs, has 17%, with Kano and Osun following with a fraction of 0.4%. Small and medium-sized enterprises (SMEs) are crucial to Nigeria's socioeconomic development and are frequently seen as the main driver of economic expansion and development across all economies. Given the significant potential role of the SMEs, the government has designed and executed various programs and policies to promote and encourage SME development and growth in Nigeria. Some of these measures includes the SMIEIS funding scheme, fiscal policies and incentives aim to protect the SMEs, favorable tariff system, specialized funding schemes and financial institutions for small and medium businesses. Irrespective of these programs and favorable policies and incentives designed to support SMEs, they have operated below expectations. The reasons for the failure of many businesses have been given by different organizations and individuals. The lack of access to funds, lack of entrepreneurial and managerial skills, lack of adequate infrastructure, inconsistent fiscal and monetary policies, insecurity, unfavorable tax system, lack of adequate and updated technology for product production, inability to access and penetrate global market are attributed to the failure of SMEs. According to a statement issued by the Association of Nigerian Developmental financing Institutions, or ANDFI, financing is thought to play a quarter or so of the success of SMEs, while being a significant barrier to their expansion. For SMEs to succeed in their development, other elements like creating a strong support network and enabling environment are essential.

Any nation's ability to achieve growth in the economy and development is greatly influenced by its small and medium-sized enterprises. In many economies, they make up a sizable section of a productive population. The importance of SMEs is particularly noteworthy in developing nations (Ezeagba 2017). Moreso, in both

developing and developed countries, SMEs act as catalysts for the development and progress of economies. Job creation, local technological advancement, product diversification, promotion of local entrepreneurship and consolidation with the large-scale enterprises are some of the potentials of SMEs that need peculiar attention for proper harnessing especially in developing nations like Nigeria (Gbandi & Amissah 2014). Small and Medium enterprises are largely recognized as necessary vehicles for achieving a continuous and sustainable economic growth, advancement of entrepreneurship, and contributing to national growth. They play a vital role in facilitating innovations, creating job opportunities, promoting innovations and encouraging skill development and dissemination. In Nigeria, SMEs are important channels for generation of 70% employment opportunities, poverty reduction and accumulation of capital (Mata & Aliyu 2014).

One of the characteristics of SME in Nigeria is majorly the ownership structure of SMEs is usually sole proprietorship/ partnership. Some other characteristics includes one man management system, excess dependence on imported raw materials, inadequate management skills, high mortality rate, inadequate long term fund accessibility, lack of research and development, lack of staff training and development, high interest rate and bank charges on loans, poor financial recordings, low capitalization, poor management of available financial resources, poor documentation and implementation of strategy, policies and plans, poor product quality, high cost of production as a result of inadequate infrastructure, unavailability and inaccessibility of important information, lack of sustainability plans (Nweze 2009).

An average of 5-10% of businesses grow and survive to maturity while others cease to exist after 5-6 years of operation. Factors as earlier outlined are considered as the possible contributors to the lack of survival of many businesses. The revamp of the SME sector is very crucial to accommodate the ongoing reforms by the government to create wealth, alleviate poverty, create employment, and stimulate real economic progress. The banks accuse the SMEs of not having good investable projects and the SME operators accuse the banks of high bank charges and interest rates and lack of access to adequate funds for operation due to demands of unfavorable conditions. Many SMEs belong to and actively participate in different chambers of commerce, forums, exhibitions, or trade group where they can access information and leverage on the network for building and maintaining a better relationship with their financiers,

competitors, regulators, auditors and other key players in the sector. SMEs have enjoyed recognition and financial supports from international bodies and agencies, who appreciate the crucial role SMEs play the major vehicle of economic growth and development. The characteristics of SMEs reflects the socio-cultural dimensions of the country as well as the economic structure.

Unfortunately, despite their relevance, SMEs in Nigeria have encountered challenges and performed below expectations. The GDP contribution from the SME sector is less than 10% and some factors are noted as contributing to this low percentage in performance. They include poor managerial skill, insufficient funding, lack of access to advanced technology (Gbandi & Amissah 2014). Empirically, there are evidences to prove that SMEs have not made substantial contribution to the economic growth and development of Nigeria (Gbandi & Amissah 2014)

Theoretical Framework and Hypothesis Development

E-Service quality

These days, technology is a major factor in reducing the divide between the physical and online buying cultures. There is a heightened consciousness and eagerness by customers to effectively utilize their power of choice more than before (Kandulapati & Bellamkonda 2014). Accenture conducted a global customer research in 2012 and found that customers have strong tendency to search and explore various products, services, industries and their unique offerings online. Since 1980, researchers have been exploring the traditional service quality (Khan et al 2019). There is a distinct difference between the two types of delivery, which stems from the sharing of information between clients and service providers (Li & Suomi, 2017). According to Riedl et al. (2009), e-services differ from traditional services in a number of ways, such as cost structure, significant outsourcing, rapid service launch, availability of a clear service feedback system, and ongoing service improvement. As a result of these distinguished attributes, the measuring parameters for e-service quality differs from that of the traditional service quality (Yarimoglu., 2015). The service quality idea within e-commerce, commonly known as e-service quality, is defined as a comprehensive assessment and appraisal that consumers of the reliability and outstanding of e-service involvement in the digital marketplace environment, in keeping with literature on both electronic advertising and regular service quality.

Instead of assessing each sub-process in detail, customers are more likely to form an opinion of a service based on the whole process and outcome within a single website visit, in contrast to the assessment of conventional service contributions (Riel et al., 2001). The capacity to serve both small and large organizations across divergent industries and countries, is a key advantage of e-service (Blut et al 2015). The prime purpose of bolstering customer satisfaction makes service providers to ensure that various strategies are deployed to enhance service quality (Thompson 2005). According to a related study, customer loyalty and happiness are positively impacted by service quality (Gong & Yi 2018).

E-service is the outcome of an evaluation procedure in which a customer's expectations and the service that he obtained are compared (Gronroos 1984). E-service eliminates in-person interactions between service providers and clients by delivering the process via electronic means. Because it is dependent on the consumer's perception and judgment, service quality is said to be perceived quality, which is different from real quality (Lee & Hwan 2005). One of the noteworthy uses of technological advances in communication and information in many different fields is the idea of e-service. It is challenging to give a thorough description of e-service, nevertheless. Online consumers may now get the information they need about goods and services thanks to the development of the Internet and web-based technology. Zeithaml et al. (2001) are credited with providing the first official definition of website quality of electronic services. For businesses looking to increase their competitive edge and boost their competitiveness, quality of service has been identified as a critical success factor (Rod et al., 2008). However, the measurement of service quality proves to be an ambiguous and abstract construct, and establishing additional effort to provide a more valid and reliable measure (Lee et al., 2000). In the electronic commerce facet, service quality has increasingly been acknowledged as a very significant aspect (Santos 2003). The term "e-service" describes services that are provided through online channels, mostly the internet, and are composed of transactions that are initiated and primarily controlled by customers (Colby & Parasuraman, 2003). However, quality of service has been defined as the difference between what consumers anticipate and how they evaluate the quality of the service (Ejigu 2016). Communication mode between organization and customers through the web and internet platforms results to less interaction in contrast to the traditional service centers. This marks a departure from

the traditional approach to electronic approach. The image of organization is highly influenced by the E-service because customer satisfaction and loyalty are directly impacted by poor service (Nemati et al., 2012). There is a increasing demand of better service quality by customers and this entails that as opposed to the idea of offering just low prices to customers, offering poor services via websites is less tolerated (Lynch & Ariely 2000). In conclusion, the primary determinant factor for obtaining a digital competitive edge is the superiority of the service quality provided. Businesses that provide consumers electronic services aim to provide excellent value, cultivate client loyalty, promote repeat business, and keep a long-term relationship with their clients. Businesses are clearly moving toward e-service, which includes the pre, in, and post-transaction procedures, as well as the entire transaction (Cristobal, 2007). This shift emphasizes how important it is for businesses to comprehend how consumers see and evaluate the quality of e-services as it has a direct impact on the company's ability to compete and succeed in the digital marketplace. To find out how service quality affects patient happiness, a study was carried out in the public the health care industry. Along with looking at the relationship between reputation and repurchase intention, they also looked at how satisfaction affected these two factors. The SERQUAL model, developed by Parasuraman et al. in 1985, served as the study's foundation for measuring service quality. The results showed that word-of-mouth and planned repurchases were both very substantially influenced by customer satisfaction, with a high significant link between the two variables.

E-service are described as services rendered via the internet (Rust, 2001; Zeithaml et al., 2002), regulated by the customer (Ruyter et al., 2001) and characterized by interactivity (Fassnacht & Koese, 2006). Originally, having a strong online presence and low pricing of products were considered as the main drivers of success in e-services. However, e-services encompass various sectors, beyond shopping and banking. In today's business milieu, often referred to as the customer's era, providing quality service is essential in the advancing strategy of most businesses. In the current competitive environment, it is considered an intrinsic factor for actualizing success and ensuring survival (Okoe et al., 2013). E-service quality is defined as the consumers' assessment of the service based on their comparison of what they experienced and what is given. It symbolizes how clients view the business as a superior or exceptional entity (Zeithaml et al., 2000). This assessment comes from

contrasting the customer's opinion of the service delivery process with the service's actual outcome (Lovelock & Wirtz 2011). E-service quality often indicates a comprehensive and universal evaluation of a service. It entails comparing the quality of customer service received to a set of predetermined criteria (Narteh 2013).

According to a research on the subject, e-service quality is crucial and has a major beneficial influence on promoting customer loyalty, or E-loyalty (Ghane et al 2011; Kaya et al 2019). Furthermore, e-service quality has a major influence on customer satisfaction, and e-loyalty is also greatly impacted by e-service quality, with customer satisfaction acting as a mediating element. According to Sawitri et al. (2013), customer happiness and service quality are the two main components that determine whether a firm is successful in acquiring a competitive advantage. According to a research, e-service quality has a good effect on e-satisfaction but has no direct effect on loyal (Ghane et al 2011). It is claimed that e-service quality has a direct and substantial influence on e-loyalty and e-satisfaction (Laurent, 2016). A survey was carried out to look into the opinions of Jordanian commercial banks on customer satisfaction and service quality. The five aspects of service quality were subjected to multiple regression analysis, which revealed a good correlation between these aspects and Client fulfillment (Roy et al., 2011). According to a research done in Egypt, responsiveness, certainty, empathy, and dependability all have an influence on how users evaluate the quality of bank services (Saghier & Demyana 2013). In the car care industry, service quality has become very critical for success, primarily because customer contact represents one of the most vital business techniques (Lambert, 2010). With the penetration and adoption of the internet, there has been a rise in service e-centers. In these situations, the level of the services provided is largely determined by both in-person and online contact. Accordingly, in a hybrid environment, the quality of e-services depends on both the behavioral interactions between service providers and clients as well as the interpersonal relationships of social media platforms (Palese & Usai 2018). The capacity to meet the demands of the client is the definition of service quality (Atef 2011). Prior to interacting with any firm, customers have their own opinions on quality. An organization's services may be distinguished from those of its rivals by comprehending and satisfying client expectations through greater quality of service (Dominic et al., 2010).

Various variables related to service quality are critically affected by the role of social media platforms (Zygiaris et al., 2022). Numerous good encounters help clients develop a thorough picture of great service quality, but a single bad encounter can completely destroy this perception (Wilson et al., 2012). The entire electronic transaction process, including purchasing, delivery, and post-purchase services, is essential to guaranteeing the quality of e-services. According to Venkatakrisnan et al. (2023), e-service quality is greatly influenced by all of the main factors, including responsiveness, customization, credibility, assurance, accessibility, and simplicity of use. According to a research, customers' perceptions of e-banking are based on service marketing, which is heavily influenced by service quality (Raza et al., 2020). Furthermore, e-service quality is emphasized as a crucial factor in deciding whether e-commerce succeeds or fails (Fariz & Bagher, 2014). One of an organization's competitive advantages is service quality, which has a major impact on its commercial performance.

Notably, high-quality e-services not only guarantee online buyers' happiness but also encourage repeat business from clients using the identical website (Goutam et al., 2021; Trivedi & Yadav, 2020). Customer happiness and the different service quality aspects have a positive link, according to a study on the subject conducted in the Indian telecom sector (Lee & Madanoglu 2018).

Hypothesis 1(H1): E-service Quality has positive influence on customer Loyalty

Impact of Convenience on Customer Loyalty

The factor of convenience seems to have a great influence on the loyalty of customers, which differs between developed countries such as the United Kingdom and developing nations such as Nigeria because of the difference in infrastructures, consumers' buying behavior, and the use of technology between the developed and the developing world. In the case of the United Kingdom specifically, customers demand convenience because life is busy, and there is advanced technology. Chaffey and Ellis-Chadwick (2019) presented the fact that growing UK based online retail stores tend to keep customers via providing effective and convenient services for instance, fast check-out services, extensive delivery services and less complex returns services. Third, by connecting mobile applications with friendly interfaces, customer experience

is increased, creating higher levels of repeat patronage. This is especially ideal given the highly individualistic culture of the UK and the low uncertainty avoidance where consumers demand consistently exceptional service delivery (Hofstede Insights, 2024). However, Nigerian customers care more about convenience in dealing with infrastructural and systemic hurdles. According to Adeyeye and Adepoju (2020), factors like having mobile payment options, easy-to-use interfaces on such structures as m-commerce and localized services (for example, cash on delivery) are crucial for developing customer loyalty. Because of unreliable power supply and probably limited Internet connection in some parts of the world, companies that guarantee continuous service and accommodate local environment have an advantage. In Nigeria however, convenience together with reliability plays a mediating role on the effect of trust on relationship hence (Ojo, 2017).

Analyzing the two countries, the UK offers more accurate due to better logistics and better availability of services while Nigeria needs convenient work and more often give preference to this characteristic. For example, in the Nigerian banking sector, convenience and customer loyalty can be boosted by use of mobile numbers for banking and USSD codes among other related services with especial references to the rural customer base by Olaleye et al., (2019). The similar is with loyalty programs, which promote regular shopping and provide extra-large benefits, as free shipping or limited time offers, in the UK, the customers, who are more interested in long-term options.

Convenience is the other factor underscored in the e-commerce and retail industries by empirical evidence. Olatokun and Igbinedion (2021) noted that Nigerian consumers are more loyal to platforms that reduced transaction costs; like having offline assistance or accepting flexible payment mediums. Retail convenience such as one button ordering and same day delivery have been linked with UK customer loyalty and word of mouth recommendations (Amin et al., 2016). In sum, convenience plays some considerable role within the expression of customer loyalty in both the UK and Nigeria in varied manners. Whereas the UK consumer wants the enhanced technological aspects and performance, the Nigerian customer wants usability and flexibility. Companies in turns that expect to build a strong relationship with consumers in these areas will need to adapt their strategies to fit the environment and offer high quality convenient service.

Hypothesis 1A (H1a): Convenience has a significantly positive impact on Customer Loyalty

Impact of Reliability on Customer Loyalty

Reliability is another strategic attribute for developing customer loyalty especially in the service sector especially in the UK and other developing countries like Nigeria. It relates to how well an organization can meet this service quality promises by providing standard, reliable and consistently satisfactory service. The significance of reliability in the development of loyalty is different in these regions because of dissimilarities in the economic environment, the level of technological advancement and culture.

In the highly developed economy of the United Kingdom, people expect businesses to be reliable; thanks to established systems. Chaffey and Ellis-Chadwick (2019) explain that for consumers in the UK, service quality, particularly in delivering orders on time, sustained product quality, and dependable customer care is something that consumers expect cannot be compromised to build loyalty. Such expectations are in tune with a high individualism score observed in the UK that shows that customers acclaim the convenience of service delivery for themselves. Also, research has shown that reliability when partnered with advanced technological solutions such as automated notification, and predictive analysis helps in improving customer loyalty. In Nigeria for instance reliability is more apparent more so that it is widely used as a marketing strategy primarily due to instability in physical structures and unevenness in service delivery. Some of the key findings identified in the study by Ojo (2017) capture business advantages where dependable service delivery is the focus. Firstly, Nigerian consumers appreciate the efforts businesses make in perennial challenges like inconsistent power supply and unavailability of logistic services or delayed communication. For instance, in the e-commerce market segment this implies on time delivery, real time tracking and authenticity guarantees lead to increased customer loyalty (Adeyeye & Adepoju, 2020). Similarly, the implementation of localized solutions that is cash-on-delivery options gives a reinforcement of trust and reliability among Nigerian customers.

Research has affirmed the global applicability of the notion of reliability in explaining customer loyalty. In the UK, Olaleye et al. (2019) investigated the banking sector, and realized that consumers continue to patronize those institutions due to the delivery of

reliable, correct, and fast services, among other factors. Likewise, Adepoju and Salami (2021) made similar findings in Nigerian which showed that reliability is a key factor influencing loyalty in mobile telecommunications, customers' primary concern is availability of service and clarity on tariff charges. In both cases, reliability goes beyond delivering the functional requirements and creates an affective connection with product buyers who, in turn, remain loyal to the brand. In conclusion, reliability is a factor that is perquisite for customer loyalty across the globe but has a higher significance in Nigeria because of constant market structure hindrances compared to UK that acts as a foundation to customer satisfaction and loyalty. Businesses operating in these two nations must provide reliable and steady service provision to satisfy customers' needs and overcome concerns particular to their locations for the sake of customer loyalty.

Hypothesis 1B (H1B): Reliability has a positive impact on Customer loyalty

Impact of Trust on customer loyalty

Customer loyalty is built on trust, and this remains a fundamental determinant of consumer behaviour anywhere in the world, including the UK and Nigeria. Consumer trust is commonly described as the extent of belief consumers have in a company's capacity and willingness to deliver on promises and act for the consumer's benefit, primarily in internet and services sale settings. Looking at the impact of trust towards customer loyalty the findings are as follows: Above research suggested that the role of trust is more positive toward customer loyalty but at same time there are variations among the cultural, economic and technological factors of these two countries.

Especially in the context of the UK, trust strongly increases customer loyalty which is important because consumers are sensitive to data protection, ethical and transparent services. According to Chaffey and Ellis-Chadwick (2019) the significance of trust was revealed by a study proving that it creates a customer's emotional involvement and their continued loyalty to brands for a long time; this is especially true for the various sectors including banking, e-commerce and telecommunication. From these rules such as the GDPR, UK consumers want brands to meet rigorous standards, increasing confidence and therefore, brand loyalty. In addition, Olaleye et al. (2019) established that companies in our study who provided dependable and communicative service enjoyed higher customer retention. In Nigeria, trust again has a critical and

positive influence on the customer loyalty despite the process differences occasioned by the structural and systematic constraints of infrastructure. The customers that Nigerian consumers deal with take time to assure them their services are not fraudulent, or their systems are reliable. Adepoju and Salami (2021) noted that trust reduces these uncertainties especially within the e-commerce sector or the mobile payment industries. The platforms that offer choices for safe payment, clear return policy, and client care services elicit trust than those that lack these features hence they will attract high client loyalty. Furthermore, trust is confirmed to moderate the perceived services' value and likewise decrease the probability of customers' defection (Ojo, 2017).

Although, trust is a basic global strategy that enhances customer loyalty its enactment and significance is not same in both the UK and Nigeria. In the UK, trust is a result of respecting the legal requirements, CSR activities for a company, and securities in the digital platform. In Nigeria, the building of trust entails dealing with the issues of operational challenges with often having to overcome infrastructural obstacles to completed tasks as promised. Hofstede's cultural dimensions show that collectivist cultures, as Nigeria embraces, assess trust through surface details and the assessment of the relation you two of you have, but in an individualist culture, as Britain embraces, they assess trust through the performance and dependability.

Hypothesis 1C (H1C): Trust has a positive impact on Customer loyalty

Impact of Cultural Inclusion on Customer Loyalty

Another literature, cultural sensitivity, the act of assessing cultural differences and incorporating them into the organizational systems has a great impact on customer patronage. This factor is very important because social culture influences changes in consumer preferences and expectations based on their cultural orientation in the multicultural societies of the United Kingdom and Nigeria. An analysis of the presented literature indicates that cultural inclusion enhances customer loyalty as it creates deep brand–customer emotional ties and enduring business relationships.

In the UK in particular cultural integration is a competitive tool that companies seek to adopt in a bid to address the growing diversity of the population base. In their content analysis, Chaffey and Ellis-Chadwick (2019) showed that accessibility and integration of marketing campaigns, personalization of communication, and sensitivity

to cultural potential of service delivery increase customer retention. For example, companies that advertise cultural events like Diwali, Eid, and Lunar New Year attract ethnic minorities' attention and show respect towards them, so people will be loyal to brands. Moreover, research conducted by Hofstede Insights (2024) indicate that due to low power distance and high individualism in the UK customers expect and value product personalized and culturally sensitive service.

Hence in Nigeria as a country with people from different ethnic and cultural background, it's really important for such company to embrace and include the culture of the people in order to gain their trust and loyalty. Ojo (2017) in his study revealed that the business organizations that respond to the cultural orientation of the local people would attract more customers. For example, business organizations such as, banks and even the telecom companies that offer their services through indigenous languages and businesses that deal directly with the rural society will have a competitive edge. Moreover, Adeyeye and Adepoju (2020) also pointed out that tracing to cultural perspective it was evident that culture plays very crucial role in Nigerian market as the consumers feel belong to some particular culture and loyal to that specific culture of the commercial.

Thus, for such company in Nigeria being a country with so many ethnic and cultural groups, it is paramount for such company to practice and adopt the culture of the people in order to earn their patronage. In the study conducted by Ojo (2017) it found out that the business organizations that undertake the cultural orientation of the local people would earn more patronage. For instance, the business organizations such as the banks, telecom firms who provide services via Indigenous languages or business that directly interact with the rural society will be at advantage. In addition, Adeyeye and Adepoju (2020) postulated that if brought back to the cultural point of view it was clear that culture holds very dear place in Nigerian market as the consumers feel part of specific culture and committed to the commercial of that culture. Moreover, In the UK, with use of inclusive brand image, the organization improved customer loyalty by 20% among ethnic minorities (Chaffey & Ellis-Chadwick, 2019).

Additionally, Ojo (2017) established that pocket of Nigerian companies that embraces cultural inclusiveness recorded 30 percent higher customer loyalty as compared to the ones that did not. Adeyeye and Adepoju (2020) found that culturally sensitive

advertising communication and promotion strategies in Nigeria improved the brand credibility and brand image for its share of rural and urban consumers.

Cultural inclusion has a positive impact on customer loyalty through the formation of relationship appeals and cultural appeals respect. While the British consumers give a positive response to diversity and representation, the Nigerian customers cherish identity representation keen on culturally inclined adaptations. Consumer loyalty desires specific behaviors that suit their given cultures in the areas it operates in for competitive gain by businesses in either of the regions.

Hypothesis 1D (H1D): Cultural Inclusion has a positive impact on Customer loyalty

Impact of Website Design on Customer Loyalty

Website design has a significant effect on the way customers perceive and interact with a business and in turn its level of loyalty to the business. In modern society, the logical and easily navigable platform together with pleasant design contributes to customers' experiences and brand loyalty. Customer loyalty to websites has also been proved to indeed be encouraged by website design in both the United Kingdom and Nigeria; although they also differ in some ways concerning the specific aspects of websites that are usually given priority or expectation due to the distinctions in culture and technology between these two areas.

These are the aspirations of the customers in the UK where their digital literacy levels are high, they expect fast and responsive websites that they can use on any device. Customers are recommended to stick with the brand facing less difficulty in navigating a website as discovered by Chaffey and Ellis-Chadwick (2019). Other website's design factors, for example, using color tones, fonts, and general appearance also contribute to the creation of trust and interest, which are the prerequisites for long customer loyalty (Olaleye et al., 2019). In addition, responsiveness, which guarantees website adaptation to the limited space of a tablet or a smartphone, is becoming even more critical since more and more UK consumers shop and browse through their smartphones.

The United Kingdom market is built on trust and security issues; where designers make it easy for customers to see that the site is secure through features like SSL certificates and secure payment options are a great asset towards improving customer loyalty. Chaffey and Ellis-Chadwick (2019) established that UK consumers have a tendency of accessing those websites that display catchy privacy policies and terms of service leading to repeat visits and consumptions.

In Nigeria in particular where internet usage is rapidly on the increase though not evenly spread across the region, the use of website design in customer loyalty is important and yet overlooked. However, based on Adepoju and Salami (2021) Nigerian consumers are fascinated with aesthetically appealing, easy and usable website that is also informative without complications. A basic, utilitarian, and Responsiveness website have a higher propensity of customer captivity particularly in the urban area that witness a higher prevalence of Internet use.

But it is crucial to relate the role of the website design in Nigeria to the regional elements as well. For example, having locally delivered websites or content fosters customer confidence and customer loyalty (Adeyeye & Adepoju, 2020). These two factors affect the levels of trust that Nigerian consumers relax to websites, regarding security and privacy. Companies that adopt secure methods of payment, easy to understand return policy and good customer service provision are more likely to hold their customers. Since the Internet usage in Nigeria is going more mobile, the function of the responsive website design is getting more important for the customer loyalty.

The effects studied show that the greatest emphasis is made on website design as a factor evolving customer loyalty in the UK and Nigeria. Loyalty in the UK is driven by accessibility that is significantly high, and aesthetic and security factors being substantially high as well and functional and responsive. Unlike the American counterparts, the Nigerian consumer is much more sensitive to Mobile First, Local Relevance, and minimalism because of the large variance in internet connection and corresponding digital literacy all over the country. Consequently, specific approaches to design a website should correspond to the local customers' needs and expectations.

In both the UK and Nigeria, customer loyalty through website design is very essential. In the UK, site looks and feel, safety, and usability determine confidence and brand allegiance, while in Nigeria, mobility, straightforwardness, and content relevant to the

region provide the same. The two markets have a unique design approach that every business needs to address to reach the goal of making their customers loyal to their websites.

Hypothesis 1E (H1E): Website Design has a positive impact on Customer loyalty

Impact of Empathy on customer Loyalty

As a social construct, empathy, the capacity for businesses to feel the plight of the customer, is the other determinant of loyalty. Empathetic businesses outdo conventional cordial vend relations with customers by establishing an emotional connection. Apart from serving the purpose of providing a better experience to customers it also contributes in form of added loyalty. Based on the culture and the market, it has been confirmed that the impact of empathy to the customer loyalty is positive in both in the UK and Nigeria but some factors such to the perceptive of the consumers to the opinions of empathy and the effectiveness of empathy in each country.

Customers in the UK are particularly conscious of the compassion of business, and they care for it particularly in the three sectors: retail, banking and healthcare. Research conducted on the matter by Sweeney and Soutar, 2020, states that increased customer satisfaction and repeat patronage is realized when businesses take their time to deconstruct customer needs and formulate personal solutions that dovetail with explicit customer concern. According to the study, customers who claimed that they were understood would be willing to remain loyal to a particular brand in a market even when there are so many other competitors.

Empathy in the UK also enhances the link between customers' expectations and what is offered to them. A study conducted Gabbott and Hogg in 2021 stated that customers who feel that business cares for them are 35% more likely to remain loyal since empathetic communications make customers feel valued. Furthermore, empathetic communication reduces aversive interactions and turns potentially dissatisfied customers into satisfied advocates (Sweeney & Soutar, 2020).

Empathy is as important in Nigeria as in other countries although its effectiveness varies with the Nigerian context including the economic Hibernation, cultural and other factors. The Nigerian consumers embrace organizations that take the effort to make

them feel valued through acts of compassion, effective customer relations being a good example. Ojo (2017) stated that due to caring culture NVF customer loyalty is higher when a business demonstrates caring attitude and personalized service delivery especially in fields where the perception of customer service is all important such as telecommunications business and banking business.

However, empathy in Nigeria has been described in terms of trust and relation. Customers have rated interpersonal relationships high in Nigeria as key preference influence adopted by Adepoju and Salami (2021), whereby empathetic relations laid down as major hall for enhancing trust and hence customer retention. Moreover, in competitive Nigerian market, the businesses that pay attention to empathy provide a foundation for highly endearing emotional bonds with consumers (Adepoju & Salami, 2021).

To be precise while empathy is identical in value across the world the approach to it is different in the UK and Nigeria. Most UK cultures are characterized by empathy, good response, and continuity in communication, and customer-oriented policies. The following are some of the trends that were observed from the Nigerian consumers' side: Unlike other countries where brand consumers focus on self-organizing into specific groups and searching for a certain marketer who would become receptive to their needs, the Nigerian consumers always focus on empathy, which is an offline assurance of individual engagement. This difference just underlines the fact that different empathetic concepts must be tailored to the markets' cultural and operating environments.

Hypothesis H1F (H1f): Empathy has a positive impact on Customer loyalty

Impact of E-Service Quality on Customer Satisfaction

The influence between e-service quality (ESQ) and customer Satisfaction (CS) has been acknowledged in much literature as e-services play various roles in consumer engagement in contemporary commerce. ESQ includes all four dimensions, which are reliability, efficiency and customer support which determines the degree of CS and hence customer loyalty. The literature also points out that customer loyalty arising from improvement in ESQ delivers competitive benefits, better customer retention, and better profits. The following section discusses both direct and mediated effects of ESQ on CL and the industry has provided various examples and citations.

The purpose of the current study therefore is examining the level of ESQ and its impact on customer satisfaction and behavior across the various markets. In this review, Nigeria and the United Kingdom (UK) are selected to investigate the relationship of e-service quality and customer satisfaction and to compare the findings of the two countries. The usage of e-services is becoming fashionable in Nigeria, especially in the banking and retailing industry, education sectors. Literature reviews suggest that different types of e-service quality including reliability and security, convenience and contact, and timelessness, have important roles for customers' satisfaction. For instance, the study that concerns the relationship between e-service quality and customer satisfaction among deposit money banks in Nigeria has established that e-service quality and customer satisfaction are positively related, and they underlined the role of trust and fulfillment in on-line transactions. That said, some obstacles remain: infrastructural problems that may affect the quality of e-service from the customer's standpoint and security questions. Nevertheless, from the foregoing analysis it can be inferred that there is a positive association of ESQ and customer satisfaction in Nigeria based on appreciation in performance standards and technological capabilities.

On the other hand, in relation to the UK there is a higher degree of e-commerce infrastructure development coupled with higher consumer confidence. Research shows that UK consumers desire e-service quality, with aspects like individual attention and system usability being acknowledged key determinants of customer satisfaction. The protection and trade in privacy policies also give a boost to the consumers to make their purchases online that is a key concern of the UK. Studies suggest that organizations in the UK that pay particular attention to e-service quality, customers' loyalty and satisfaction level are higher among consumers. There is ample evidence that indicates a positive relationship between ESQ and customer satisfaction: it has been ascertained that among the many antecedents influencing customer satisfaction communication and responsiveness of the services offered are deemed crucial.

Through the analysis, various cultural, technological and infrastructural factors affecting e-service quality with relation to customer satisfaction in the United Kingdom and Nigeria have been established. Studies suggest similarities and differences in customers' perception and attitudes toward e-service quality of these two countries. In the developed economy of the United Kingdom, with well-established

information technology structures, prior scholarly works have identified cost efficiency to be critical in determining the level of customer satisfaction. From the analysis of the sources of data obtained, Rowley (2006) showed that customers in the UK particularly appreciate consistent and speedy online services within correct order delivery. Time, cost, reliability, privacy and security are the factors with high relative importance since customers are concerned about data privacy and GDPR regulation (Chaffey & Ellis-Chadwick, 2019). Furthermore, website design and interface are important since the way they are designed and organized has a lot of effect on customer satisfaction.

On the other hand, a developing economy country such as Nigeria where there are infrastructural and technological challenges customer satisfaction of e-services is mostly influenced by accessibility and trust. Because of this study, Ojo revealed that one of the effective factors influencing customer satisfaction in Nigeria is the dependable internet services and the constant access of the business platform. Because of the fear of fraud and failure of the system there arises the parameter of trust which in turn moderates the relationship between e-service quality and satisfaction. Other elements that are crucial for communicating with the Nigerian consumers' needs are local payment integration and the performance of customer support.

Reflected across the two countries, the paper establishes the relevance of culture wherein the customers' expectations and their satisfaction levels are concerned with. Hofstede's seven indices, when applied to the UK and Nigeria show that UK has a low power distance coupled with high individualism making it beneficial to tailor e-service to be personalized while the collectivism in Nigeria should make focus on empathy, relationships in offering e-service (Hofstede Insights, 2024). In both countries, however, customers are most satisfied when the service is easiest and most reliable as seen by the importance of convenience in the developed index. Empirical evidence also supports these assertions and findings. Olaleye and his colleagues conducted a study on e-banking services in 2019 and availed the results that reliability, assurance, and empathy can influence a customer's satisfaction level. Amin et al. (2016) also established the same that in the UK's e-retail sector, efficiency and privacy dimensions are the most important. Notably, while trust emerged as a moderating variable in both studies and highlights the significance of the variable independent of socioeconomic environment.

In conclusion, while the UK and Nigeria exhibit unique characteristics influencing the impact of e-service quality on customer satisfaction, certain dimensions, such as efficiency, reliability, and trust, emerge as universally important. The findings underscore the need for tailored strategies that account for local cultural and infrastructural factors while maintaining a focus on universal quality standards to optimize customer satisfaction in both regions.

Hypothesis 2 (H2): E-Service Quality has a positive Impact on Customer Satisfaction

The different factors affecting service quality

There are three factors leading to the varied viewpoints on service quality are outlined as follows:

- 1. The Management Perception Gap:** This refers to the discrepancies between the service ratings provided by the users of the service and the perception of the management as regards the service expectations of the users. This gap arises as a result of some factors like the poor utilization of research findings, inadequate orientation towards the marketing research, poor communication between the customers and management, limited bottom-up interaction and low flow of information as a result of many layers of management (Vu 2021)
- 2. Gap In Quality Specification:** This refers to the discrepancies that exist between the understanding of the service user by the management and the specifications created for service quality. Factors contributing to this gap include the management's poor commitment towards service quality, opinion of impropriety, lack of adequate task standardization and goal setting (Urban 2009).
- 3. Gap in service delivery:** This is the difference between service quality standards and actual service delivery. Several factors contribute to this gap:
 - a. Role Ambiguity:** This relates to the level to which employees can execute tasks according to managers' expectations while also ensuring customer satisfaction (Luk & Layton 2002).
 - b. Role conflict:** This includes the degree to which employees believe they are incapacitated in stratifying all participating parties (Osborne &

Hammoud 2017).

- c. **Appropriateness of tasks for employees:** This pertains to whether employees are appropriate for the tasks they are assigned. There must be a perfect and appropriate blend of the outlined service quality factors and the failure can result differences in perception leading to a gap between the organization and customer (Awan et al., 2020)

Extents of e-service quality

The foundation of a great deal of e-service quality research is a combination of traditional and modern electronic service quality parameters. However, there are several flaws in the current method for evaluating the quality of e-services provided by firms online. According to Blut (2016), neither E-S-QUAL nor eTailQ have adequate evaluation standards for online businesses, which renders them unfit to characterize client discontent and their consequent migration to alternative online retailers. Another flaw is their incapacity to forecast client behavior with any degree of accuracy. Despite covering thirteen of the sixteen criteria of e-service quality, eTailQ's predictive capability ranks ninth, making it inadequate for measuring security and customer service (Blut et al 2015). On the other hand, WebQual has the capacity to forecast consumer behavior despite its limited emphasis. (Parasuraman 2005) listed five criteria—empathy, assurance, tangibles, responsiveness, and reliability—as the components of the e-service quality dimension. Furthermore, a number of literatures were examined, with accessibility, reliability—which was typically interpreted as trust—information quality and benefit, correctness, empathy, interaction, website design, convenience, responsiveness, and reliability being the most frequently examined qualities. There is increasing recognition of the disparity in e-service quality research findings (Kim et al., 2006).

Additional e-service quality aspects have been identified by recent research on the subject (Kim et al., 2006, Madu & Madu 2002; Gounaris et al., 2005; Santos 2003; Long & McMellon 2004; Fassnacht & Koese 2006; Yang et al 2003). A 15-multidimensional rating for e-service quality was developed with the goal of better understanding consumers and providing services that satisfy their requirements and expectations (Madu & Madu 2002). In order to evaluate the quality of e-services, it is important to take into account both the engaged and inactive aspects (Santos 2003).

Thus, the dynamic and insulative dimensions were fundamental for the construction of an 11-sub-dimensional scale of e-service quality (Santos 2003). Exploring the entities within e-service system and their interactions, together with constructing key quality attributes on them, a process model was established for assessing and improving service quality (Field et al., 2004). Writing in the year 2005, Gounaris et al have suggested that several factors determine attitude towards e-service quality. A hierarchical approach which employed meta-analysis as its philosophy was provided because the existing assessments of e-service quality are inadequate (Blut et al., 2015). In comparison, the proposed model provides a richer and less restrictive lens through which the contours of online stores can be defined. The studies indicate that e-service quality fulfillment four dimensions are incorporated under website design, security, and customer service. Also, as compared to the previous data, the developed model has a higher predictive accuracy of customers' behavior. E-SERQUAL is predominantly used as a measurement instrument which is designed to evaluate electronic services in different industries and organizations (Bick et al., 2010). This was first developed by Parasuraman et al. (2000) and has its origin in the SERVQUAL model. It is used to measure the aspect of services delivery from the client's perception.

The e-service quality dimension scale, based on the SERVQUAL model, is especially appropriate for measuring e-service quality. Since the different items have been developed to fit e-service environment, the ESERVQUAL model has been adopted by many scholars to assess the quality of e-services (Munshi, 2020). A range of aspects have been captured in the E-SERVQUAL model which comprised of four dimensions and each of the formal comprises of 22 elements. Furthermore, Parasuraman, another scholar conducting investigation on e-services quality, outlines five dimensions that characterise services which are being delivered through electronic media. Since E-SERQUAL is backed by both theory, reliability and validity demonstrated in cross industry and sector studies, it remains the most utilized model for assessing e-services quality despite the availability of other models like SITEQUAL, WebQUAL/Equal, eTailQ and WebQEM. In today's competitive environment e-service quality is very important and its measurement can only be done by powerful and efficient tools and models. E-SERVQUAL is one of the most popular tools used to assess the quality of e-services. There are 22 items in the test divided by 4 dimensions which correctly capture some aspects of the quality of e-services including responsiveness, empathy,

tangibles, assurance, and reliability. In addition, the Parasuramen's model for measuring the e-service quality reveals five major differences between tangible-that is, face-to-face-and electronic service delivery systems. All these differences are concerned with issues such as the structural design of website including the containment of secured navigation interfaces, the ability of delivering some of the offered services through the internet, modified capabilities offered by softwares, the provision of facilities for conducting online transactions and handling customer compalints through emails rather than physical meetings. In addition to the SERVQUAL measures-based E-SERVQUAL measure, many conceptual models are used to measure certain characteristics in a variety of domains:

SITEQUAL: This model asserts that Website quality can be considered by some or most of these factors, interactivity, content, usage, existence of important information, well established communicational structure, functionality, customization, reputation, trustworthiness and credibility.

WebQEM: This model aims at empowers webmasters who manage a community actively running on the internet. This encompasses user feedback evaluation, suggesting what can be done to advance, coordinating new web mechanisms, providing individual interface for the users and enabling Pareto learning amongst them.

eTailQ: This model is developed especially for use in appraising performance with emphasis on the retail business sector and the perceived attitudes of customers in the course of the transaction.

The conceptualization and application of the E-SERVQUAL research tool indicate the call for comprehending and enhancing e-service competitiveness in the evolving digital world. Given the growing significance of e-services, knowledge and improvement of e-service quality have emerged as crucial requirements to guarantee and support business and operational competitiveness. As such, the researchers have directed more efforts in the attempt to discover the various e-service quality dimensions, which are crucial in providing and assuring customer satisfaction and loyalty. In addition, there is a need to come up with special measures that would apply to the various and unique needs and preferences of the target markets. Thus, E-SERVQUAL is important since it presents a comprehensive measurement instrument for e-service quality hence enabling organizations to establish which aspects deserve

more attention. Many components essential to support good electronic services are incorporated in the E-SERVQUAL model. The development of scales to measure the quality of e-services has benefited from several research greatly. The WebQual scale was originally developed as a tool for evaluating the quality of web sites (Loiacono et al., 2000). Later, it was refined and now has four dimensions: Functionalize trust as a design, convenience, empathy and knowledge trust in line with Richard (2012).

Thirdly, the SITEQUAL scale was created and has four dimensions: concerning security, beauty of the site's design, simplicity and the speed at which processed data is made available (Yoo and Donthu, 2001). Fourth, in consideration of these hypothetical developments, the four-dimensional eTailQ scale was developed (Wolfenbarger & Gilly 2003). A comparison of the E-SERVQUAL and ES-QUAL dimensions as proposed by Zeithaml et al. (2000) was made. The rationale for this comparison was that some of the SERVQUAL dimensions could be applied for measuring service quality in internet context. Last but not least, the E-S-QUAL scale has seven characteristics that are divided into two categories: e-RecS-Qual (e-recovery service quality) and E-S-QUAL developed by Parasuraman et al., (2005). A new measure known as E-S-QUAL was created to measure e-service quality with consideration to both conventional internet and mobile environments. E-S-Qual model has aspects that include; response time, speed, efficiency, assurance, security, privacy, and fulfillment. The E-S-QUAL model, developed by Parasuraman et al. (2005), identified seven dimensions of e-service quality: responsiveness (handling a range of issues), customer volume (providing customers' access to the Website), system availability (Website's technical capabilities), contact (providing phone/online support), fulfillment (customers' issue concerning the availability and delivery of products), and compensation (providing customers' compensation if they experienced any issue). Furthermore, some of them can be explained by few characteristics as communication, web design and customization, security, accessibilities, facility of using and delivery (Rowley 2006). Li et al. (2009) state that there are two distinct perspectives from which to examine the characteristics of e-service quality: the organization's perspective and the customer's perspective. Ease of use (Website convenience), reliability (ensuring that regular performance and web reliability), reactivity (effectively handling problems), system availability (to make sure appropriate technical functioning across the website), empathy (providing personal

care and attention for clients through the electronic mediums), and designing a website (ensuring proper and visually appealing website layout) are all considered components of e-service quality from the perspective of the organization. However, from the standpoint of the client, the most important factor to take into account when evaluating the quality of e-services is the customer experience. This entails that the perception garnered by the organization through testimonials and the customers' trust, which is as a result of the provision of swift services and delivering complete, detailed and significant information (Sasono et al., 2021). E-trust has a significant relationship with consumer purchases, and the dimensions of service quality are discovered to be interrelated and influence one another (Ruangtamanun & Peemanee 2022). Even though this industry is changing, SERVQUAL keeps using new tools and improving its customer service (Maghsoodi et al., 2019).

It is well acknowledged that one of the most important factors influencing service management success is service quality. However, because of the unique features of services, evaluating service quality presents challenges for researchers and service companies (Ighomereho et al., 2022). While traditional approaches of assessing service quality were tailored for physical retail environments, such as SERVQUAL, they may not be directly applicable to the online retail environment (Phan & Nham 2015, Barrutia & Gilsanz, 2009, Tan et al 2018). Because there is significant variation in the conceptualization and dimensionalization of service quality, many scholars have yet to agree on the specific aspects of service quality after thirty years of research (Ighomereho et al., 2022). Additionally, internet commerce lacks features like self-service and human staff support. The majority of e-commerce relies on technologically advanced online services. There are certain criteria for assessing the quality of e-services, even if there is ongoing discussion about the dimensions (Ighomereho et al., 2022). The importance of creating, preserving, and guaranteeing quality in TQM (in total quality management) along with quality management is emphasized in recent research that reviewed and analyzed 75 publications (Chiarini, 2020). E-service quality is the degree to which the online merchant satisfies consumer expectations and guarantees quick and simple online transactions (Rowley, 2016). Customers' perceptions of service quality are influenced by 10 characteristics, per a study (Hapsari et al., 2017). These qualities include responsiveness, civility, communication, tangibility, and dependability. The researcher identifies other characteristics affecting

the quality of e-services, including comprehension, competence, credibility, and security.

Dimensions of E-Service Quality and Their Impact on Satisfaction

When it comes to the elements of e-service quality there are various aspects and they retain their significance in the way customers are satisfied. Among these dimensions are:

- a. **Efficiency and Ease of Use:** Sometimes it is the difficulty with which users can navigate through an application to access various items or information as desired is called efficiency. A good interface increases clients' satisfaction and experience, if the concept is properly thought through. However, an ill-designed website that is difficult to navigate is likely to frustrate and even anger the user. In the context of web sites where customers expect seamless experiences, quick page loads, and non-complicated check-out processes, usability is critical. Companies that get involved in user experience optimization often find direct correlation between clients' satisfaction and site performance (Kamal et al.,2022)
- b. **Reliability:** Reliability on the other hand means dependability of an e-service that delivers consistent performance output each and every time it is in use. Customers are particular on things that should happen on website and any digital platform they should work without crashing of the system or any errors. Reliability also relates to the information provided, and the ability of the company to meet its orders on time (Rane et al., 2023). E-service provider that customers can trust will offer better satisfaction levels and thus become more suitable for the users.
- c. **Responsiveness:** The first of these dimensions is responsiveness which captures how promptly and efficiently a provider of e-services responds to the customers. So, in the digital world, customers await quick response for their emails or chat messages or even on the social media. Delays or weak responses or unconvincing, will lead to dissatisfaction and eroded customers or clients' confidence (Holweg 2005). Companies that practice timely customer service delivery such as operating the customer service section round the clock or offer instant customer assistance or help such as the live chat are most likely to have satisfied customers (Jafari et al., 2022).

- d. Security and Privacy:** As more and more individuals turn to the Internet to make transactions, issues of security and privacy become a non-negotiable for consumers. E-service providers have the responsibility of providing secure interfaces in order to prevent access and breaches to customers' data (Gurung & Raja 2016). The conviction that the data we enter or funds invested are shielded forms the basis for customer satisfaction. Lack of secure safeguards can lead to the loss of customers because of violation of their data privacy.
- e. Personalization:** Personalization of the e-service experience means matching the kind of e-service clients prefer and the extent of their needs. Consumers may have the content personalized for their interest, products be advertised to them or receive recommendations in the big data age by businesses all through the harvesting of the data (Abtahi et al., 2024). In this way, personalization increases levels of interest and relevance of the interactions as well as satisfaction of the customer.

Authors	Number of dimensions	E-service dimensions
Barnes & Vidgen 2002	5	Empathy, information, usability, trust and design
Santos 2003	7	Reliability, support, ease of use, linkage, efficiency, appearance, incentive, communication, content, structure and layout
Wolfenbarger Gilly 2003 4		Website design, customer service, fulfillment and dependability, and security and privacy
Ribbink et al., 2004	5	Customization, assurance, ease of use, responsiveness and

		website design
Lee & Lin 2005	5	Personalization, website design, responsiveness, reliability and trust.
Parasuraman et al., 2005	7	E-S-QUAL(Privacy, efficiency,system availability,fulfillment) E-RecS-QUAL (Contact, compensation and responsiveness)
Swaid & Wigand 2009	6	Assurance, personalization, information quality, responsiveness, website usability and reliability
Raman et al., 2008	6	Incentive, reliability, ease of use, customization, appearance and communication
Yoo & Douthu 2001	4	Processing speed, security, usability, and aesthetics
Cox & Dale 2001	6	Availability, website design, usability, comprehension, dialogue, and trustworthiness
Jun & Cai 2001	7	Reliability, information,

		access, responsiveness, web design, courtesy and ease of use
Sohn & Tadisina 2008	8	Trust, dependability, personalized communications, functionality, delivery speed, usability, and content of the website.
Yang et al., 2002	13	Ease of use, access, competence, collaboration, responsiveness, courtesy, security, credibility, aesthetics, convenience and personalization
Long & Memellon	5	Assurance, purchasing process, tangibles, reliability and responsiveness
Hussain	6	Responsiveness, personalization, website design, reliability, security and ease of use
Liu et al., 2008	8	Website layout, transactional capacity, delivery, quality of information, privacy and

		security, customer support, merchandise features, payment, and reaction time.
Jyoti & Kesharwani 2020	8	Personalization, reliability, ease of use, website aesthetic, security, efficiency and responsiveness
Ibrahim et al., 2006	7	Personalization, effective queue management, ease and correctness, friendliness and responsiveness, accessibility and dependability, and customer service
Madu & Madu 2002	15	Performance, service ability, responsiveness, features, security & System integrity, productive services, empathy, reputation, structure, trust, storage capacity, aesthetics and reliability
Ladhari 2002 Sun et al., 2009	6 4	Website design, adaptive design, privacy/security, usability/ease of use, and information

		quality/benefit System availability, privacy, efficiency, and fulfillment
Cristobal 2007	5	Website design, preferential treatment, information provision and assurance
Sahadev & Purani 2008	4	Privacy, fulfillment, efficiency and system availability
Askari et al 2016	5	Ease of use, personalization, responsiveness, reliability and website
Blut 2016	4	Fulfillment, customer service, website design, and privacy & security.

Convenience

Convenience is the measure of how easy and convenient it would be for the user accessing and using a given digital service. Accessibility of web site navigation, transactions and other general information falls under this heading of convenience in the context for e-services. As it appears consumers are much more disposed towards returning to a network that consumes less time and efforts for the user, controlling convenience aspect is often associated with enhanced level of customer satisfaction. Irrespective of a website's page count, challenges with internal navigation are usually a common issue (Santos, 2003). Therefore, websites that integrate proper navigation features are likely to offer greater value to customers compared to those with poor navigation (Semeijin & Van 2005). Favorable features such as user-friendliness, easy login process, time saving, ease of use are essential for improving the dimension of

convenience in service quality (Ranganathan & Ganapathy, 2002). Users of e-services who prefer online self-service alternatives, whether for information searches or transactions, anticipate convenience without the necessity of switching to other customer service platforms like phone support. The efficiency of e-service is very important, with users preferring not to expend extensive time in learning their function (Collier & Bienstock 2006). Users particularly appreciate swift finders, underscoring the significance of clear navigation structures that save time during browsing through the website. The availability of internal search options or intuitive system links and buttons directing users to the right site improves the user experience, enabling customers to search within the website by product, features or keyword. Frustration can stem from experiencing broken links or pages that are labeled as under construction on any websites. When a customer experiences a vague term, product or services description or conditions, though the on-screen information is highly valued, this can make them hesitate in conducting e-transactions (Yang et al., 2004). As a result of this, fostering trust and promoting customer engagement can be impacted by clarity and transparency in the content available online. In contrast to traditional services, where ease is a major factor in how customers evaluate service providers, convenience is not a reliable indicator of e-service quality, according to a research by Poon and Lee (2012). However, increased service convenience may result in a competitive advantage in a homogenous market when the services provided are identical (Colwell et al., 2008). In SMEs the level of convenience that is provided by online platforms is one of the main determinants of customer loyalty especially while comparing Nigerian and UK based SMEs. For example, internet infrastructure may be less developed in Nigeria than in the UK, so the companies that offered mobile services or applications designed for low bandwidth will have far better customer satisfaction and loyalty than competitors.

Customers' pathways for making purchases and using services must be taken into account when evaluating service convenience, which includes time and effort Colwell et al. (2008) used the SERVCON scale to measure service convenience, which was suggested by Berry et al. (2002) as a component of service quality. Similar to this, the SERVCON scale was used in the Indian organized food and grocery retail industry (Aagja et al., 2011) and in a research that was carried out in the banking industry in India (Kaura, 2013a). It was shown that customer loyalty and happiness are greatly

impacted by service convenience. Convenience is one of the most well-known important factors influencing customer behavior (Chen et al., 2011). Convenience is becoming a crucial product feature for customers with time constraints in today's environment, and marketers are paying more and more attention to it (Farquhar & Rowley, 2009). The pivotal role of convenience in online customer experience necessitates the study as a factor under consideration in this study.

Hypothesis 2A (H2A): Convenience has a positive significant impact on customer Satisfaction

Reliability

Reliability involves consistency and trustworthiness of organizations in service delivery (Parasuraman et al. 1985, 1988). Some empirical research on service quality suggests that reliability is the most crucial dimension. Within the digital environment, building trust in customers regarding the ability of organizations to fulfill its commitment is very important. Reliability fosters customer's recognition of both credibility and consistency of an organization. It includes aspects such as speed, precision and continuous service availability (Muhammad et al., 2014). Digital platforms must be able to reliably and properly offer services as promised while also guaranteeing that the organization's promises are fulfilled (Narteh 2015). This calls for timely service availability upon request, proper pricing, and accurate record-keeping. Reliability greatly enhances the quality of e-services by implying that the website functions flawlessly and is constantly available around-the-clock as promised. Customer satisfaction and the quality of e-services have been proven to be mostly determined by reliability (Tan et al., 2018; Narteh, 2013; Al-Hawary & Al-Smeran, 2017). This relevance comes from the belief that consumers' perceptions of the quality of e-services tend to improve when services are provided as promised by the firm or as anticipated by them. Customers may deviate from the norm and use alternate platforms if they are unable to effectively use digital means when they want the service. This has to do with e-retailers' readiness to fulfill their promises, adhere to the conditions of the transactions, and provide the goods as asked while meeting service standards and delivery deadlines (Bressolles et al., 2014). The precision of the technical functioning and service of the website (prompt order fulfillment and timely product information provided as promised) (Alshamayleh et al., 2015). Reliability becomes an important measure of consumer satisfaction when they don't trust the

company. Failure to meet customer demands directly results in customer dissatisfaction (Iwaarden et al., 2003). Student happiness is greatly impacted by dependability in the context of e-services. According to a study on university students, they have expectations about what they may find on the university website and anticipate accurate and highly reliable service delivery (Alshamayleh et al., 2015). Reliability is crucial for maximizing and improving e-satisfaction, according to empirical research from several studies. E-satisfaction was positively impacted by reliability (Ali 2019). This is consistent with another study that revealed that university students' dependability is significantly influenced by reliability. The impact of dependability on e-satisfaction was also mentioned in another study (Behjati et al., 2012). In contrast, another study show that dependability has no significant impact on the educational sector's online satisfaction (Al-dweeri et al., 2019). The importance of assessing reliability in building customer relationships and sustaining these bonds over an extended period during dynamic changes in a corporate entities' environment will be examined as a factor in this study.

Hypothesis 2B (H2B): Reliability has positive significant influence on customer satisfaction

The Impact of Reliability on Customer Satisfaction

A significant element that defines the level of customer satisfaction beyond the scope of service delivery is reliability, and more specifically for medium-sized enterprises (MSEs). It involves the credibility of a service provider to meet or even go upper more on expectations of the outcome or service desired (Behjati et al., 2012).. The importance of assessing reliability in building customer relationships and sustaining these bonds over an extended period during dynamic changes in a corporate entities' environment will be examined. The ability of a service provider to maintain the standard with which he promised to deliver the service consistently is often referred to as reliability. It is a multifaceted concept that includes a number of important elements:

- a. Consistency:** the ability to deliver services at a constant and consistent rate within a certain timeline to ensure that a client gets the best with regard to quality and performance (Johnson and Karlay 2018).
- b. Dependability:** This stems from the confidence the buyer has throughout the contract that the service provider will adequately meet the service requirements

in terms of time, quality and quality of the final products or services that may be delivered (Johnson and Karlay 2018)..

- c. **Accuracy:** The quality of the services, where such parameters as the relevance of the provided information and the completion of the customers' orders are of first importance (Li and Shang 2020).
- d. **Timeliness:** The efficiency in which service delivery is done and flexibilities to cover agreed service delivery timelines (Kulal et al.,2024).
- e. **Competence:** It refers to the ability of the service provider to provide the service the way it is expected through the human capital required and inputs necessary to meet the clients' needs (Blair 2011).

Hence reliability translates to even higher importance in the case of SMEs because of the sometimes-scarce resources, and relatively new existence in the market. Owing to their dependence on customers' recommendation and recommendations from other customers SMEs have no option than establishing and maintaining good reputation of and promoting service reliability to the customers (Behjati et al., 2012).

The Value of reliability in Increasing Customer Satisfaction

As client satisfaction influences satisfaction and customer retention and business performance, customer satisfaction is a major facet of corporate performance (Supriyanto et al., 2021). The research carried out shows that customers dependability and the happiness rates of those that produce products are proportional (Huang at al.,2017; Akmal et al.,2023). The significance of reliability in increasing customer satisfaction is highlighted by several factors:

1. **Meeting Customer Expectations:** Consumers have particular standards for the caliber and reliability of the services they obtain. Consumers gain more positive attitude towards service providers when their expectations are met often. However, any variation in the standard service that a firm offer is likely to trigger customer dissatisfaction and loss of customer confidence (Cronin et al.,2000). For SMEs, it is important to satisfy the needs of customers because consumers lack decisions making options on who to attend to their needs and most of the time they work on referrals (Ali et al.,2021).
2. **Building Trust and Loyalty:** One prominent determinants of trust that exist between customers and providers is reliability. Customers are more likely to

become loyal to a service supplier whom they presume to be truthful (Sirdeshmukh et al.,2002). SMEs are benefited most if a certain level of trust is achieved since they work under the principle of repeat patronage and word of mouth. Building up trust with the clients can be achieved through a dependable and consistent delivery of services which would in a long run increase the lifespan of the client as well as the rates of the retention (Coulter and Coulter 2002).

3. **Differentiation in Competitive Markets:** Where increased competition prevails, reliability can be a competitive weapon which SMEs can apply in the market. Large scale companies can afford to invest heavily on marketing and advertising while SMEs can zero in to being the go to solution provider (Adomako et al.,2023). Customers are often willing to pay a premium for reliability, particularly in industries, such as professionals, lodgings, and health care as such consistency and quality matter.
4. **Positive Wordings:** Word-of-mouth publicity is an outcome of post purchase consumer satisfaction which makes the consumer more willing to recommend a service provider. One of them is reliability to create such suggestion: wonderful experiences from a number of clients with a dependable service provider make sure the clients like to share their great experiences with their close ones (Jacobsen 2018).

Dimensions of Reliability in Service Delivery

In matters of giving impetus to customer satisfaction, aspects of reliability should be well understood by SMEs. The general perception of reliability in service delivery is influenced by several important factors:

1. **Service Consistency:** The ability of a supplier of services to deliver service offerings at a similar quality during multiple contacts is known as service steadiness. Picking up on this line of reasoning, we can say that consistency increases customers' trust and decreases volatility. In SMEs, it is difficult to maintain service consistency given that, there are issues to do with staff training, differential performances, and restrictions on raw materials among others (Ballerini et al.,2023). The problem of inconsistency can be, however, offset by the implementation of standard procedures and protocols which can increase the efficiency of an SME.

2. **Service Dependability:** Thus, dependability means to meet commitments that have been made to customers to provide them with the promised quality products. Customers have certain expectations which include expectations of on time delivery and delivery in line with the agreed terms. Unfortunately, dependability in the context of SMEs can be fixed through proper communication, the provision of timely information and a focus on customer orientation (Zeithami et al., 2002). In general, those SMEs which can establish the parameter of dependability are in a better position to develop a favorable customer relationship.
3. **Service Accuracy:** Service precision has to do with the quality of services being correct. This encompasses confirmation that orders are met as required, information is passed as required, and that services provided are as requested. In the case of SMEs, accuracy can be a matter of focus, outstanding quality, controls, and communicating with the customers (Johnson and Karlay 2018).
4. **Timeliness of Service Delivery:** There are two main dimensions of affectivity with regard to inter-coder reliability: timeliness bears a strong connection to reliability. Customers expect that services are going to be delivered as soon as possible and would increase their levels of dissatisfaction in case of delays (Sachdev and Verma 2004). The services rendered by SMEs should therefore be delivered within the agreed time so as to reasons include setting down time targets, avoiding over loading themselves, and communicating to the customers if there is any likelihood of a delay.
5. **Service Competence:** Competence is the efficiency and effectiveness that the provider of the product or service possesses in the delivery of services. Consumers expect providers to be knowledgeable on what he or she is expected to deliver to the consumer. Using staff development and training activities, competency can be raised within SMEs and guarantee that workers possess the skills necessary to offer high standard services (Rane et al.,2023).

The Relationship Between Reliability and Satisfaction of Customer

Some studies revealed that customer satisfaction and dependability are related, and they enhance observed every other. Reliability of service delivery is a key driver

to customer satisfaction and these strategies leads to repeat business and long term customer loyalty. This link is explained by many mechanisms:

1. **Expectations Confirmation:** The Expected Confirmation Theory (ECT) posits that in some way, consumers are able to have expectations fulfilled regarding whether they will be satisfied post purchase. Customers are more likely to report higher levels of satisfaction where the reliability aspect is high and had been meet or exceeded (Jiang and Klein 2009). On the other hand, clients could get unhappy if dependability does not meet the required level of expectation.
2. **Perceived Value:** A service's perceived worth is influenced by its dependability. Customers are more inclined to consider a service useful and worthwhile the money when they believe it to be dependable. Because they believe they are getting a reasonable return on their investment, customers are more satisfied when they see value (Mohamed and Rahman 2022). Improving perceived value through dependable service delivery may boost SMEs' customer loyalty and satisfaction.
3. **Emotional Response** Customers may react emotionally favorably to reliability. Customers are far more inclined to be respected and valued when they receive reliable and consistent service. Reliability-related positive feelings can increase client satisfaction overall and strengthen the bond between them and the assistance provider (Smith and Bolton 2002). Since it may result in advocacy and long-term connections, this sense of emotion is very important for SMEs.

Factors Affecting Reliability in SMEs

This paper identifies some of the internal and external factors that influence the dependability of service delivery in SMEs. These characteristics, then, are important to identifying possible opportunities for developmental activities.

1. **Training and Development for Employees** To a greater extent, mechanisms that train the personnel and their skill sets determine the readiness of the service in question. The extent to which training occurs often has to do with the resources available, and SMEs often lack the resources to pay for a large training endeavor (Arulsamyy et al.,2023). However, delivering service

uniformly demands that staff possess the relevant competencies and knowledge (Bauer, 2022).

2. **Standardization of Processes** Probably the most important benefit of creating process maps and process guidelines is the increase of reliability in the service performance. Leveraging best practices an operational guideline for processes is something that SMEs can really benefit from, especially in terms of consistency and dependability (Rane et al.,2023). This also helps SMEs to cut down service provision inconsistencies and make service delivery more reliable.
3. **Communication and Transparency** Communication with customers is very important when it comes to the building of trust through reliability. To effectively control customers' expectations, SMEs need to develop clear communication processes regarding service delivery, any changes, or delays to the customer, or potential problems (Vu 2021). Perplexed dissatisfaction can be timely addressed by a good communication strategy in an effort to increase overall customer satisfaction.
4. **Resource Availability** The nature of services which an SME delivers can be an issue, for it may lack adequate resources for it to consistently deliver reliable services. Lack of infrastructure, poor funding and few human resources are some of the factors that will determine the quality of services in an organization (Woschke et al.,2017). In addition, to be certain that client orders can be consistently met, SMEs must make resources – staff and equipment – their main priority.

Management Strategies to Increase Reliability and Satisfaction of the Customer in SMEs

SMEs can employ a number of tactics catered to their particular possibilities and problems in order to increase dependability and boost customer satisfaction:

- a. **Invest in Staff Development:** The reliability of service could be considerably enhanced if the staffing of the service provides the members with regular possibilities for training as well as improvement. Training programs should have objectives related to jointly improving knowledge, skills, and customer service (Arulsamy et al.,2023). Mentorship programs are another function that SMEs might then use to foster the learning and development approach.

- b. Implementation of Quality control measures:** Quality control procedures may be utilized by SMEs to monitor service performance and thus identify areas where improvements may be made. It is in the course of frequent audits, feedback collection, and performance appraisal that enhanced customer satisfaction and service reliability information may be obtained (Dutta et al.,2021).
- c. Standardize Service Processes:** It is recommended that SMEs create protocol for service delivery, so that they can offer consistent and reliable service. It should include developing sets of checks, policies, and protocol that make certain employees implement the best practices in delivery of services (Rawindaran et al.,2023).
- d. Foster Open Communication:** Another possible advantage of facilitating two-way communication with the customers is that it becomes easier for the organization to be relied on. The above findings point to the fact that SMEs should solicit for customer feedback, and be keen on responding to their concerns in as much as they ensure the customers are informed on the progress of service delivery or any probable delays (Ali 2024).
- e. Create Technology to Ameliorate Dependability:** Technology might enhance the reliability of service delivery as it enhances work automation, communication and procedures (Javaid et al.,2022). To be more efficient in the delivery of services, SMEs might invest in communication media and tools, project management tools besides investing in technologies such as customer relationship management, also referred to as CRM (Wang et al.,2022).

Case Studies: Reliability in SMEs

Case Study 1: A Local Restaurant (Johnson 2024)

There was a problem with the reliability of provided services of a little family-owned restaurant, which led to its customers' discontent. In order to provide a solution to this problem, the restaurant established standard operating procedures in preparation of food and serving of food. Need for staff training to improve on skills and improve on customer service was another area that was considered. The restaurant also added a feedback process in order to collect customers' views on service dependability.

Customer satisfaction, client loyalty, and the generation of favorable ‘word of mouth’ recommendations had improved handsomely as a spinner for the restaurant.

Case Study 2: An Online Retailer (Kittisak 2023)

Organisational background: The study focuses an SME selling merchandising online that has commonly received complaints due to frequent order inaccuracy, and untimely delivery of products. To reduce the vulnerability of this weakness, the retailer enhanced on its inventory management system in its effort to address order accuracy. It has also developed the program for training in customer service to enable other employees have the knowledge, in handling client inquiries. The evaluation that the customers provided improved due to these changes, and the orders satisfaction rate also escalated correspondingly.

As can be seen in the absolute measures obtained, reliability plays a major role in client satisfaction in SMEs. SMEs might meet the client’s needs, build trust, and develop long-term loyalty with the client by offering reliable services timelessly (Fourie 2015). The way that customer satisfaction might be affected could depend on the understanding of the components of reliability and the implementation of steps toward greater service accurateness, consistency and dependability. It means that reliability has to become a priority in delivery of services strategy for SMEs as they seek to establish a foothold in the market (Sari 2023).

Empathy

In the scope of e-service quality, the index of Empathy reflects how an organization values and meets customers’ needs. Audience customization, timely customer support, and an understanding of the challenges customers face, are forms of empathy. Online sales and/or use of a specific product is most likely going to come from a portal that makes recommendations according to the customers need base or being able to provide a caring and concerned customer service.

Cheng et al. (2018) posited that the perception and goodwill that offline firms for their customers are what empathy entails. Solicited helpfulness constitutes the degree to which customers think that the help provider recognises their special needs and pays them special attention (Parasuraman et al., 1988). In their prior studies, Omar et al.

(2016); Shao et al. (2020) suggest that when the provider demonstrated empathy their clients rendered more inclined toward reported satisfaction and hence validated the application, which measured the quality of the received services. Parasuraman et al., (1988) defined empathy as the careful and personal attention a company pays to each of its customers. Ndubisi developed a model to show that empathy has an impact on customer loyalty, (Ndubisi, 2006). In a bid to ensure that the client is special to the service provision transaction, providers employ over and above efforts. According to a study, empathy entails the capacity to put oneself in the shoes of the customer and comprehend their needs. Characteristics that foster empathy include the staff's warmth and civility, comprehension of the unique needs of the customers, special attention, and readiness to take the time to go over the stages and procedures involved in the method of delivering the service (Murray et al., 2019). Giving consumers individualized attention and going above and beyond the call of duty to make them feel valued and valued during their purchasing experience are examples of empathy (Bahadur et al., 2018). According to Murray et al. (2019), empathy is simply the ability to comprehend the requirements of consumers by placing oneself in their position. Some of the qualities identified for facilitating empathy include offering individualized attention, courtesy and friendliness of staff, taking the time to clarify service delivery procedures and recognizing the unique and distinct requirements of each client. Irrespective of the lack of physical human connection in the digital e-service processes, there are still cases of human involvement through mediums like email communication.

From the standpoint of e-commerce, factors like reliability, privacy, system availability, empathy, and responsiveness are very important. Consumers also place a high importance on website design, user-friendliness, reliability, and experience. Since showing empathy for clients is crucial, it is important to comprehend their requirements and appropriately match them with replies that are directed at them (Li & Suomi 2008). Even when there is no in-person connection, empathy has a significant impact on how customers perceive the quality of services in the market for digital goods (Li et al., 2009). In contrast to several research, it was discovered that empathy and customer satisfaction were negatively correlated (Ahmed et al., 2010). This paper also postulates that empathy could be vital towards enhancing SME performance especially in sectors that offer services. The ability of SMEs to go extra mile to fulfill the special needs of each client can create more loyalty among consumers in Nigeria

since there are cultural factors that may define the expectations of the clients. In the UK, being empathetic might be an intention that can be seen through providing fast and relevant answers to client questions or providing individual solutions to client problems.

Hypothesis 2C (H2C): Empathy has positive significant influence on customer satisfaction

The Impact of Empathy on Satisfaction of Customer

Customer satisfaction has become a new competitive success variable in today's highly competitive corporate world. Among the components that enhance client satisfaction, two of them refer to empathy and customization. Customization is a process of adapting products and services, as well as information and communicative processes to reflect certain patterns of preferences of the consumers on one hand, and empathy is about understanding and responding to the affects and individual needs of the clients on the other (Mosahab et al.,2010). Understanding and customization are mutual in building close relationships and gaining clients' confidence and enduring loyalty. This study looks at the psychic factors, practical implications, as well as potential repercussions for small to medium-sized enterprises (SMEs) on empathy and customization impact on customer satisfaction (Uzir et al.,2020).

In the area of customer relations, warmth is customer appreciation having an understanding of the feelings and concerns of the buyers and responding to them positively. It is broader than just meeting a customer's needs or responding to his/her complaints: it involves listening to the customer's response and applying what he/she is saying, literally at the emotional level (Xiao et al.,2022). Every customer's need and feelings should be respected, making empathy one of the key elements of interaction with clients. Employers that show empathy provide a message to their customers saying that they care about them, which forms the basis of trust and satisfaction (Wieseke et al.,2012).

Consumers in search of a remedy go beyond the product/service problem or a complaint, they also look for relief from a displeased feeling they associate with it. Thus, friendly service providers are capable to accept these feelings and to provide the customer with understanding words, which in turn, makes a stressful situation

nonexistent and the customer is satisfied once again (Bougie et al.,2003). If a client is irate because a delivery has taken too long for example, then the answer he or she gives could be something like ‘I understand how tough that is, I apologize that it took so long and steps will be taken to ensure it doesn’t happen again’. This strategy may transform a negative experience into a positive during the fact-finding process satisfying the client and making it easy for them to give the firm another chance (Uzir et al.,2020).

On the other hand, personalization can be defined as a process of customizing communication, product or service with regard to the particular customer’s individual needs and wants. It has emerged as one of the critical success factors in a world where customers are in search of unique experiences or solutions that are more unique to them (Casaca and Miguel 2024). Customers can receive specific recommendations and invitations from Businesses, and the strategies utilized for such are derived from customer information. Based on this kind of individual attention customer’s feel valued and recognized thus increasing customer satisfaction and therefore customer loyalty (Bleier et all.,2018).

Taking the clients wants into account is one of the most significant aspects of Personalisation. Likely needs and wants can also be predicted by a business because business are able to examine past relations with customers and their past purchases (Weidig et al.,2024). Based on consumer’s conduct, online shopping companies such as Amazon use software to recommend products to purchase. More than that, this kind of proactive customization makes buying easier and also makes the clients feel that the company is mindful of their interest. Customers are happier especially when they are receiving offers or recommendations because it is convenient because they do not need go round the system looking for what they want (Damla 2023).

Thus, empathy and personalization are kind of inseparable concepts since both of them have definitely similar objectives, namely, to build a deeper relationship between the business and the customer. However, when personalization is used together with an empathetic approach, the results are even better as the former is not only focused on the client’s needs, but also their emotional wants (Fan and Poole 2006). For example a birthday wish or a coupon code which is relevant to customer’s shopping pattern can

be even much more effective if it is delivered in friendly, courteous tone that respects the customer's individuality. This gives a feeling that the customer is emotionally involved in the business relationship of him/her with the business (Liedong et al.,2022).

According to the social exchange theory, interaction and social relations are founded based on the exchanges of tangible and intangible commodities (Mitchell et al.,2012). In the specifics of customer service it means that when companies supply emotions and tailor-made approaches, customers perceive that they are getting not just specifics, but 'more than' product or service – they are buying relational and emotional value. This sort of reciprocation leads to high levels of satisfaction since the customers feel like their needs are being met to the all-inclusive. While, on the other hand, EI takes on a central role in how the business employs empathy in their interactions with customers (Ain et al., 2024). Emotional intelligence is defined as the capability of a person within a given context to both experience and express emotions and to recognise emotions in others and generate a satisfactory response to this item. High emotional intelligence service providers are capable of controlling the emotional state and respond in a sensitive manner, adjust their language due to the prevailing emotional status of a client (Fteiha and Awwad 2020). Getting close to consumers and being able to associate feelings with them makes the entire experience so much better and their satisfaction rises.

Since SMEs often rely on word-of-mouth and personal relations with the clients, affective and fluent communication is particularly important in the given context. SMEs enjoy the advantages in individualist & sympathetic customer service provision when compared to the higher concern which large establishment can put to efficiency targets and scalability (Bru-Luna et al.,2021). SMEs can differentiate themselves from competitors and appeal to loyal customer base through a development of close-ended, long-term relationships with customers. Thus, while a customer visiting a big network store perceiving them as a simple cash transaction will likely have a much more pleasant time at a small bakery where they know the staff remembers their favorite orders (Bauer, 2022).

Personalization in SMEs can also go beyond the strategic management of customized face-to-face or voice-to-voice responses to individual or company needs and demands

all the way down to product affirmation or even marketing communications strategies. SMEs may provide niche products and services that cater to specific requirements of individual consumers, by relying on information regarding consumers to provide customized good for their respective niche markets. For instance, a small computer business may develop new software according to customer needs or, a small fashionable garment shop may suggest the customer numbers of styles according to their previous purchases. SME's can use that as an opportunity to increase customer satisfaction by finding out what their customers rather want from them and then delivering that.

When it comes to managing client complaints and comments, empathy is also essential. How a company handles problems with clients can affect their pleasure. A potentially bad scenario can be transformed into a chance to improve the customer connection if the company handles complaints with empathy, paying close attention to the client's worries, acknowledging their emotions, and providing a sincere solution (Rane et al.,2023). Consumers have a better outlook of tolerating any mistakes made on their complaint and remain loyal with companies they feel understand and empathize with them. While addressing clients' issues, a lack of knowledge may lead to irritation and dissatisfaction of the client, and as a result – they leave (Rothenberger et al.,2008).

With digital communication potentially offering ways to reach an extraordinary number of customers, empathy and personalization can again be utilized in businesses. Social networks, e-mailing, performing of chatbots offer new opportunities to develop companies' communication with consumers. However, they also never want to lose the human element to their business to become overly processed and corporate (Misischia et al.,2022). It is important for businesses to fully understand that even with these advancements in automation the importance of empathy and customization should not disappear with automation. For example, customized greeting and compassionate replies can show a better sense of satisfaction than any automated bot (Dwivedi et al., 2021).

Besides, in the new age of how customization is becoming key, data security and privacy have become very essential. While customers love it when sellers give them attention and requests that they give them more information, this is something that is becoming increasingly obsolete since customers do not want their personal details

disclosed (Aguirre et al.,2016). Firms are in a plight of driving customer experience by optimizing ways to personalize their business dealings while at the same time being extremely careful when using such details. If the use of customers' data is not transparent, then it may lead to dissatisfaction and mistrust meaning that businesses that value customers' data and explaining to the customers how the gathered data will be used will not suffer the same fate (Pascucci et al.,2023).

In conclusion, customization and empathy are one of the key strategies that will help create high level of clients' satisfaction. Businesses may achieve emotional control of clients, solve their problems, and build the degree of trust by using 'empathy'. On the other hand, personalization allows organisations to adapt their products and messages to the preferences of customers, thus enhancing the customers' experience on average (Reinartz et al.,2019). Thus, empathy and personalization enable the construction of customer-oriented satisfaction while also building customer loyalty to the business. In particular, these strategies are useful for SMEs since they mean that the company can position itself against much larger rivals by offering greater levels of 'touch', or empathy. Ultimately, companies that prioritize individuality and empathy are therefore in a stronger position to manage the future dynamics of clients' expectations and fulfill pleasurable and sustainable attainment of a market which continually intensifies in competition (Gielens and Steenkamp 2019).

Trust

Customers' confidence or dependability in a company is known as trust. When clients are satisfied with the services they receive, it is essential for promoting online buying and recurring business (Venkatakrishnan et al., 2023). enterprises must understand how important it is to generate trust with consumers in order to foster client loyalty, particularly in online enterprises (Kim et al., 2009). Customer devotion and service quality are positively correlated, according to research. In this case, client loyalty was significantly impacted by customer trust (Lien & Wen, 2011). According to a different study, trust affects customer satisfaction, which in turn affects customer loyalty indirectly (Ribbink et al., 2004). consumer satisfaction is significantly influenced by consumer trust. The study by Kim et al. (2009) shows that trust has a favorable impact on customer satisfaction. This makes sense since when consumers have faith in something or service, it usually means that their desires were met or

beyond. consumer loyalty is therefore influenced both directly and indirectly by consumer trust, which is a prerequisite for customer loyalty. According to certain research, the most significant aspect of e-service is trust (Ranganathan & Ganapathy 2002). This is particularly crucial in the world of online commerce, where purchases may be viewed as carrying more risk than in physical stores. Therefore, in internet firms, establishing and preserving trust is essential to reducing risks and cultivating client loyalty. Organizations should follow the information on their website when there are discrepancies since a lack of clarity can result in a loss of goodwill and confidence. People's readiness and intention to do business with a store in the future are greatly influenced by their perception of them (Grabner-Kraeuter 2002). Including elements on the website that improve social media visibility can help clients feel that the business is dedicated to offering top-notch customer relationship management. By improving consumer happiness, trust, and website quality (Gefen & Straub, 2003; Yoo & Donthu 2001; Szymanski & Hise 2000), this can then increase purchase intention. Businesses must address consumer concerns about identity theft and unlawful use of personal information, whether in the form of cybercrime or inappropriate data processing (Bauer et al., 2005). In order to inspire trust in their clients, they must increase their e-security procedures. One way to do this is by prominently posting privacy and security statements on their websites (Yang et al., 2004). Therefore, too strict security measures may cause consumers a great deal of inconvenience. For businesses looking to keep their customers' confidence, striking a balance between the necessity of strong security and appropriate consumer ease is a challenging issue. Before putting various security measures in place, it is important to understand how users behave on a website since frequent timeout-based automated logoffs, particularly while users are browsing areas other than payment pages, might irritate customers (Yang & Fang, 2004). The convenience that a website offers its visitors has a big influence on trust. Trust is a crucial component of e-service quality as its absence is a significant barrier to e-service adoption (Poon & Lee 2012). Trust towards online businesses is widely recognised as a crucial competitiveness, growth and success factor in e-commerce (Gounaris et al., 2005). In e-service, trust encompasses different aspects including the process of buying and payment , privacy and security measures, website reliability, order fulfillment, post-sales support, service delivery and the company's image. Consumer trust is seen as a critical component for the success of online businesses as it affects many facets of the consumer experience. Trust is a key

factor in determining customer happiness, according to several findings from various research (Kim et al., 2008, Pavlou & Fygenson 2006). In order to improve long-term client relationships that develop across several transactions, trust is essential. Positive experiences can encourage customers to purchase online more frequently by fostering stability and trust (Salo & Karjaluoto, 2007). Trust has a significant impact on consumers' attitudes and intentions about online purchasing (Monsuwe et al., 2004).

Consumer trust has widely been regarded as an essential factor in e-business because of the role it plays in various aspects concerning consumers. One common similarity found by distinct studies is that trust is an important variable that defines the level of customer satisfaction (Kim et al, 2008, Pavlou & Fygenson 2006). However, business relationships involving multiple dealings require the clients' trust in the long-run. Above information illustrated that positive experiences can help increase the purchase frequency of customers by building up stability and trust (Salo & Karjaluoto, 2007). Monsuwe et al. have indicated that trust has a considerable influence on the consumers' behaviors, regarding their intentions on purchasing goods Online.

Addey and Brown (2020) as well as Al Bayati et al (2020) whose papers were reviewed for this study on the effect of online trust on buy intention and repurchase both confirmed a positive significant correlation. A study conducted by Kim et al., 2009 has shown that the customers' e-transactions have had a proven advantage. As established by Ray et al. (2011) when the level of trust in an e-channel is high, then consumers are confident that the sellers of goods and services offered will be honest and sincere in delivering to the needs of respective consumers. The results show that customers are more likely to make intentions to buy products and services when there is high level of trust. The ability of consumers to trust in the legal status and authenticity of the products or services received and a direct focus on their precise needs helps to explain why consumers trust online shops and distribution systems (Ray et al., 2011). Kim and colleagues in 2009 pointed that consumer e-transactions are directly and significantly influenced by trust. At the business level, trust plays major roles as it is crucial to the business owners and is actually one of the major psychological factors among the customers. The readiness of a company to rely on a commercial relationship is a component of trust, which is influenced by a number of interpersonal and interorganizational elements. These elements include the

organization's perceived competency, honesty, kindness, and integrity (Saragih, 2023). Trust implies a certain amount of danger since it requires a willingness to be exposed. The importance of fostering trust via dependability, transparency, and moral behavior is highlighted by the substantial potential for opportunistic behavior in the setting of e-retailing (Kalia et al. 2021).

Since customer provides personal or even financial details while transacting online, trust is an important dimension of e-service quality. Electronic services gain trust through issues such as security of data, policies concerning privacy, intricate transparency of business operations and procedures (Salo & Karjaluoto, 2007).. Whenever customers have confidence in a certain online platform, they will be booking more than one transaction, hence improving the customer loyalty. This is because, for any SME participating in the Nigeria and the U.K markets, the issue of trust is normally considered very important especially when one is faced with; Information fraud, fake websites, and other related online scams. More specifically, SMEs should improve security features; disclose explicit and understandable policies regarding user's and customers' privacy; and provide information regarding the time and money that consumers should expect to spend in making use of the SME's e-services (Saragih, 2023). This research will investigate trust as a factor as a result of the impact in online shopping experience.

Hypothesis 2D (H2D): Trust has a positive significant impact on customer satisfaction

Building Trust in Online Customer Relationships

Given the pivotal role that trust plays in mediating key relationships in online customer interactions, businesses must take deliberate steps to build and maintain trust. Below are some strategies for fostering trust in digital environments.

1. Transparency and Clear Communication: Transparency is essential for building trust in online customer relationships. Companies should give precise and understandable information about their goods, services, costs, and regulations. When using an online service, customers should be aware of what to anticipate; any uncertainty might breed mistrust. For instance, offering thorough product descriptions,

unambiguous return guidelines, and open pricing all contribute to lowering doubt and fostering confidence (McKnight, Choudhury, & Kacmar, 2002).

In addition, businesses should communicate openly with customers regarding any potential issues, such as delays in delivery or technical problems with the website. Actively resolving issues and providing answers demonstrates a dedication to client happiness and strengthens confidence.

2.Security and Privacy Measures: One of the most crucial elements in building trust in online settings is security. When making purchases online, customers must have faith that their financial and personal data is secure. To protect consumer data, businesses need to make significant investments in strong security methods like encryption through SSL, reliable payment entrances, and two-factor authentication. Customer trust may be further increased by providing clear information about the company's security procedures and privacy rules (Hoffman, Novak, & Peralta, 1999). Security and privacy go hand in hand, and consumers must have faith that their personal data won't be exploited or disclosed without permission. Building trust in this area may be facilitated by following data protection laws, such as the General Data Protection Regulation, or GDPR, in Europe, and giving consumers control over their data, such as the option to opt in or out of data sharing (Ghorashi et al., 2023).

3.Consistency and Reliability: Building enduring trust in online consumer interactions requires consistency. Consumers anticipate that companies will constantly fulfill their commitments, whether they relate to customer service, delivery schedules, or product quality. Businesses risk losing customers' trust when they don't live up to their expectations, which can result in discontent and a decline in loyal (Pavlou & Gefen, 2004).

Building trust also heavily relies on reliability. Consumers must understand that they can rely on the service provider to handle any problems that may come up. Providing dependable customer service by phone, email, or live chat may comfort clients and increase their faith in the company.

4. Personalization and Empathy: By demonstrating to clients that the company is aware of their unique requirements and preferences, personalization may promote trust.

By fostering a feeling of familiarity and concern, adjusting product suggestions, advancement, and content to the interests of the consumer improves the entire customer experience and fosters trust (Gefen & Straub, 2004). Building trust also involves having empathy, or the capacity to recognize and address the feelings of customers. Businesses build a stronger emotional bond that increases trust and loyalty when they exhibit understanding, such as by recognizing consumer needs and providing tailored answers (Rane et al., 2023)

Culture inclusion

Recently, culture has become a significant determinant of consumer happiness and service excellence. The relationship between cultures and service quality shows that cultural backgrounds greatly influence what people anticipate from services, and culture also influences how important certain dimensions of service quality are to clients (Tsoukatos 2014). Professor Geert Hofstede's 5-multidimensional instance of cultural differences offers a useful foundation for doing a thorough analysis of how culture affects customer service. Numerous academics' studies have shown that one of the elements affecting services is cultural aspects. However, not enough research has been done on how much culture affects how important different aspects of service quality are seen by customers (Tsoukatos & Rand 2015). If culture determines the importance of the service quality dimensions, then it also has a crucial role in promoting customer satisfaction and how these aspects relate to one another. In order to optimize resource allocation and guarantee customer satisfaction, culture therefore becomes a crucial component. In the current global marketplace, cultural issues are highly relevant to a wide range of service sectors. Research indicates that national cultures have an influence on how the e-service idea is implemented (Blut et al., 2015). The framework's five dimensions—individualism versus collectivism, distance from authority, masculinity versus femininity, long-term versus short-term orientation, and uncertainty avoidance—reflect national cultural themes and develop around the five fundamental facets of human behavior. An empirical investigation on the efficiency of the hierarchical structure of e-service assessment of quality in a fresh cultural conception in Indonesia examined its applicability in a variety of nations and cultural contexts. Cultural differences in e-shopping behavior do exist, but it is unknown how they affect the importance of e-service quality qualities (Brusch et al., 2019). Nigeria is the most populous country in Africa, home to nearly 140 million people from 374

different ethnic groups. Environmental factors have a significant influence on the cultures of the people living in the various places. Although each ethnic group speaks a different language, English is the lingua franca for official, economic, government, and educational reasons. It is more widely used in urban communities than by illiterate groups in rural regions (Halliru 2013). Since human conduct is shaped by prevailing standards in the society one is a part of, culture is often inherited from one's parents, family, and surroundings. Beyond race, culture encompasses personal beliefs, communication styles, and collective perceptions that influence one's perspective on the world (Krakauer et al., 2002). Religion, nationality, and social standing all affect how much culture is influenced. To guarantee that the product and the intended consumer market are in sync, cultural diversity is crucial when developing marketing strategies that target various ethnic groups. It is crucial to comprehend the culture of these individuals in order to comprehend their diverse demands and the marketing prospects for market penetration (Adesiji et al., 2009). Understanding customer behavior in terms of what they purchase, how they shop, how often they use the things they buy, which stores they buy, and why they buy is crucial in today's cutthroat market. Globalization's consequences, growing recognition of western culture and higher education, and the growing acceptance and use of the internet are all gradually lessening Nigeria's cultural influence (Halliru 2013). Given that current advancements are causing shifts in consumer behavior, it is imperative to investigate how cultural inclusiveness affects customer happiness.

The level of an end digital product's ability to observe and adapt to users' cultural pertinence and relevance is termed as cultural integration. Cultural sensitiveness may well eclipse a big role of customer satisfaction and patronage in the modern day diverse world where business propositions are often delivered to diverse clients. This is particularly important because SMEs may offer and deliver services in Nigeria and the UK where cultural expectations of customer service are substantially different. For instance, while accessing the service developed by an SME from Nigeria, it can be needed to address, for instance, local language, local payments systems, and etc., how in accessing a service from an SME based in the UK it can be necessary to contemplate on language, accessibility, and etc., for various segments. Firstly, companies with CSR policies that are married with showcasing cultural diversity are more likely to develop good productive and enduring long term consumer relations with their consumers

(Adesiji et al, 2009). In domestic markets, culture inclusion plays a role since matching e-services to local culture yields positive effects on its users. Reviews suggest that Small-medium-sized enterprises implementing cultural Consumer responses show improved acceptance and loyalty when it comes to products that are sensitively culturally sensitive positively impact on SMEs business (De Mooij, 2021).

Hypothesis 2E (H2E): Culture inclusion has positive significant influence on customer satisfaction

Website Design

A lot of significant changes have occurred in the behavioral pattern of consumers from the pandemic, with the involuntary lockdowns and compulsory social distancing measures leading to the boost in e-commerce (Donthu & Gustafsson 2020). Contrary to traditional in-store shopping, customer communication is highly dependent on the website during online stoppings and its effectiveness is usually evaluated based on e-service quality. In an e-service environment, the website serves as a key gateway for customers to make electronic transactions and achieve a successful result (Ighomereho et al., 2022). This different design aspects of the website includes content updating, content layout and user-friendliness, in alignment with findings from previous studies (Barnes & Vidgen 2002, Yang & Fang 2004, Yang et al., 2004; Loiacono et al., 2000). Information accessibility is one of the most important factors in online transactions (Wolfenbarger & Gilly, 2001). E-buyers see the benefit of being able to obtain information straight from the website without having to speak with a salesperson when comparing online and offline transactions (Zeithaml et al., 2002). Websites are the main channel by which clients interact with businesses online and enable smooth transaction procedures in the digital realm of e-services.

Customers may have a bad opinion of the website's quality as a result of design flaws, which might encourage them to give up on making a purchase. Through improved navigation and useful content, a well-designed website may influence how a client views a business's reputation and motivate them to make electronic purchases more readily. It is pertinent for websites to provide accurate and vital information and different functionalities to meet the customers needs (Li & Suomi, 2008). Website design encompasses different elements such as aesthetics, visual design, images, sound, information structure, text, layout and animations (Poon & Lee, 2012). It plays

a crucial role in shaping the initial impression of the users and the overall experiences from the website. In order to ensure clarity for the majority of the users, all the elements of a website should be presented in a simple and clear language (Taherikia & Shamsi 2014). The user interface of the website should be visually appealing and properly organized for customer attraction (Lee & Lin 2005). The significant role of customers in influencing customer's perception of e-service quality, has been emphasized by previous research (Lee & Lin 2005, Paulo et al., 2019, Santos 2003, Khushdil 2018). A study argued that websites with excessive flash animations, graphic banners and pop-up advertisements may lead to customer dissatisfaction (Raman et al 2008). It was observed that e-customers prioritize engaging in their shopping activities over viewing animations or banners. It is well acknowledged that two important components that determine service quality are the websites' information quality and accessibility (Zeithaml et al., 2002). User-friendly web designs promote ongoing consumer involvement with their purchase habit (Tandon et al., 2017). Customers' purchasing patterns are undoubtedly influenced by the quality of the website, which in turn affects satisfaction among clients (Rita et al., 2019). When perusing a website with high-quality features, customers may feel fundamentally satisfied, but after using the product or service, they may feel truly satisfied. Customers may still be satisfied with their purchases from online businesses even in cases when the site's design doesn't seem visually appealing. However, satisfaction is highly achievable with an attractive website than with a poorly designed website. Navigating with ease and designs that are user friendly encourages purchasing behavior in customers (Venkatakrishnan et al., 2023). Website elements and ease of use are fundamental for customer satisfaction (Sindhu 2019). Customers base their assessments of the website on a number of aspects, including content, availability, and simplicity of use.

Numerous studies have shown that a website's quality has a significant impact on consumer satisfaction (Amin 2016, Shirshendu & Sanjit 2011). According to some research, website design has less of an impact on consumer satisfaction than previously thought (Sakhaei et al., 2014). According to a research, banks should prioritize their website's design and content over its aesthetically pleasing features in order to draw in both new and existing clients (Raza et al., 2015). This hypothesis is based on the empirical studies which demonstrates that convenience improves the level of customer satisfaction

Hypothesis 2F (H2F): Website design has positive significant influence on customer satisfaction

Customer satisfaction

Success in competition and carrying out success in place, on the market require understanding of the notion of satisfaction with minor addition of ‘online’ satisfaction which stands as a very significant area of study in the contemporary digital age as have noted Zeglat et al., (2016). However, due to the interactions linking it with other factors, it is impossible clearly to define this term/site (Al-dweeri et al., 2017). There are different perceptions to Customer satisfaction as understood and defined by different researchers. According to Elvira and Shpetim (2016) , customer satisfaction is consumers’ reaction to the seen service which depend on the service delivery and the prior expectation of consumers. It was proposed by Khan et al. (2017) that satisfaction of customers involves the marketing services’ evaluation of consumers’ responses to the enactment of a good or service, modified by expectations of the respective services. On the other side, customer satisfaction is the level to which the perceived service quality meets or exceeds the expectation of consumption as defined by Farooq & Salam (2018). In the realm of marketing and its real-world applications, the idea of customer happiness is seen as fundamental. As it links the different processes involved in purchasing and using the goods and services with post-purchase experiences like behavior changes (Keiningham et al., 2007), returning consumers, and brand loyalty (Curtis et al., 2011), it is a significant outcome of various marketing strategies. According to Oliver (2010), satisfaction is the customer's feeling of fulfillment after receiving a service and the assessment that a particular feature of a product, service, or combination of products has produced or continues to produce a pleasurable level of fulfillment in connection with consumption. According to the many definitions provided by various academics, customer satisfaction is a wide assessment of the services received. Strong relationships and positive behavioral patterns are facilitated in large part by customer satisfaction (Chen 2013). The idea of customer satisfaction, which encompasses emotional appraisal, has been widely applied over time (Mir et al., 2022). Implementing solutions to bridge the gap between the available goods and services and the wants and expectations of the consumer is essential to ensuring customer satisfaction (Sadeh, 2017). Because it reflects the collective influence of the clients and is a predictor of personality patterns, overall satisfaction is crucial to the

impression of service quality (Pierri & Timmer, 2022). Customers who are happy are more likely to repurchase the same item or service, according to studies on customer satisfaction. Customer retention is significantly influenced by the degree of customer happiness. Therefore, it makes sense to assume that customers who are happy with the services they receive from the websites would be more inclined to remain loyal to the company or service.

In the context of online banking service quality, e-satisfaction is the degree to which consumers are satisfied with a certain bank based on their prior interactions or transactions (Murdifin et al., 2021). It is anticipated that customer happiness and service quality would be closely related. Improved service quality has a major impact on customer satisfaction (Anderson & Srinivasan 2003). In addition to being a key indicator of client loyalty and retention, it also makes it easier to identify unhappy consumers, which reduces customer attrition and bad press while increasing sales at the same time. The level of service and client fulfillment are regarded as the most important factors in attaining business success since a company's ability to retain clients through high-quality services and guaranteeing their satisfaction is found to be largely dependent on its ability to do so (Edward & Sahadev 2011). Effective customer service is necessary to increase customer satisfaction, which in turn promotes more customer connections and interactions (Chang et al., 2017). The relationship between improved service quality and customer happiness is emphasized, underscoring its significance in maintaining a company's competitiveness in the marketplace (Gonzalez et al., 2007). Better service quality may be delivered by recognizing and resolving issues with client satisfaction and service quality. Furthermore, evaluating service quality may be done by looking at how planned and perceived services differ from one another. Customer satisfaction and service quality are positively correlated (Zygiaris et al., 2022). The level of happiness that the client expresses regarding the post-service delivery is known as customer satisfaction. This means using the five aspects of service quality to subjectively assess the service. Customer happiness is important since it has a direct impact on spending levels (Fornell et al., 2010), customer retention (Cao et al., 2018), and the company's ability to remain competitive (Suchanek & Kralova, 2019). Customer satisfaction is strongly impacted by service quality, according to a research (Susskind et al., 2003, Kuo et al, 2009). Customer happiness and word-of-mouth communication are both significantly impacted by service quality (Lang 2011).

Research indicates that customer happiness, service quality, and intention to return are all positively correlated (Lee et al., 2011). If a consumer is not happy, they cannot return items. Although satisfaction is a crucial component of loyalty, it is not enough to ensure brand loyalty or repeat business (Kaura et al., 2014).

Furthermore, the link between perceived prices and loyalty is partially mediated by customer satisfaction (Han & Ryu, 2009). E-satisfaction is defined as the satisfaction of customers' positive needs derived from a variety of transaction experiences, which in turn forms an overall evaluation of e-retailers, whereas the satisfaction of customers is an evaluation of the consumer's experience in every interaction (Suryati et al., 2022). Organizations place a high priority on customer happiness because of its influence on sales success. Any business's primary goal is to have pleased consumers who use its goods and services. Customer satisfaction is attained when actual experience matches the consumers' expectations (Rozie et al., 2023). According to a research, dedicated leadership and well-supported infrastructure are the main drivers of service quality in the healthcare sector, which in turn promotes client happiness and loyalty (Ansari 2022). Numerous studies have examined customer satisfaction, and their findings have shown that it plays a mediating role in the link between customer loyalty and service quality (Abdel et al., 2021; Mosahab et al., 2010). According to a study conducted on bank workers in Malta, client satisfaction acts as a mediator in the link between loyalty and service quality (Cinjarevic et al., 2010).

Another study of 300 financial institution clients in Bosnia-Herzegovina found that customer satisfaction mediates the relationship between brand loyalty and excellent service (Caruana 2002), while a study of 788 online shoppers in Malaysia found that customer satisfaction came before customer commitment (Lee & Moghavvemi 2015). Customer satisfaction was shown to be a mediating element in the link between the quality of service and customer loyalty in a recent study that included 500 survey participants from Pakistan (Raza et al., 2020). A wide range of factors like services attributes, interaction with colleagues at workplace, and the perception may influence customer satisfaction that include customers, family and friends among others (Elvira & Shpetim 2016). Nevertheless, this paper believes that there is nothing than the quality of services offered to clients and the price at which the services are offered that can influence the level of satisfaction among customers (Hapsari et al., 2017). With

reference to the previous variables between customer satisfaction and service quality, scholars have differing views on. There are those authors who posit that customer satisfaction occurs post service delivery while there are those who disagree. However, other scholars argue that customer satisfaction follows service quality, (Othman et al., 2019, Fida et al., 2020).

This means that firms ought to invest more in how they improve their value proposition to clients before they can think of customer satisfaction and positive feedback. As per their viewpoint, it asserted that organizational customer satisfaction and service quality are two sides of the same coin (Al-Tit 2015). However, another view insists that while, according to the literature, quality affects customers' satisfaction, there is no certain relationship between both the parameters (Danish 2018). Based on the results of the Fida et al. 2020 study, it was established that there is a high positive relationship between customer satisfaction and service quality. Furthermore, in order to achieve customer satisfaction, the researchers stressed the necessity of the five aspects to provide service quality: concreteness empathy, assurance, responsiveness, dependability and self. Because all the dimensions impact on consumers' happiness, all of them should be solved. Studies made on Swedish patrons in university libraries perceived that the customer satisfaction depends on service quality (Gopi & Samat 2020). Based on this research, it was shown that service quality significantly affects patron satisfaction, which accounts for more than 71% of the total. Additionally, customer satisfaction was shown to be positively impacted by service dependability, whereas empathy had a negligible effect.

Hypothesis 3 (H3): Customer satisfaction has a positive significant influence on customer loyalty

Customer Satisfaction: The Key Mediator

The extent to which a given good or service meets or beyond the expectations of the consumer is referred to as customer satisfaction. Since happy consumers are far more inclined to stick with a company, refer it to others, and conduct repeat purchases, it is a critical component in deciding its success (Mahmood et al., 2018). Customer satisfaction acts as the link between the standards of service provided and the customer's subsequent loyalty in an environment of e-service quality. Customers are more likely to be satisfied when they interact with a top-notch online service. When a

customer's expectations and the actual experience of service match, satisfaction results. Customers are more likely to be pleased with an e-service when it is of a high caliber, as seen by user-friendly interfaces, prompt customer care, safe transactions, and customized experiences (Caruana 2002). Conversely, low-quality e-services, such as sluggish websites, inadequate customer support, or worries about data security, can make users unhappy and drive them to stop using the service.

Research on the link between the quality of e- services and customer happiness is extensive, with studies continuously demonstrating that customers are far more inclined to report a high level of satisfaction when they perceive good levels of electronic service quality. This is due to the fact that the quality of e-services has a direct effect on the customer's experience and establishes whether or not their requirements and expectations are fulfilled (Ashiq & Hussain 2023). Further, because it determines the overall perceived value of the service by consumers, consumer satisfaction performs a pivotal mediating role. Customer satisfaction provides them with reasons to credit the service provider with good result and would strengthen their positive view of the company and its reliability and credibility. In the same way unsatisfied consumers amplify their negative experiences even if most are pleasant, satisfied consumers also tend to overlook little service mistakes or infraction. This is particularly important when it comes to online services in which issues on service disruption or technical hitches may from time to time occur (Yum & Yoo 2023).

The Link Between Customer Satisfaction and Loyalty

Customer maintenance was the likelihood that a customer would remain loyal and purchase a particular firms product or service as against rival firms (Singh et al, 2023). Since committed consumers are likely to repeat their purchase decisions and recommend others to patronize a given company while also engaging in word-of-mouth publicity, the issue of loyalty is central for long run commercial success (Rane et al., 2023). The worth that internet services and the whole buying experience offer towards client loyalty increases in the new world.

To some extent or the other, customer satisfaction has been found to substantially determine customer loyalty (Rita et al., 2019). Consumers would prefer to remain loyal

to a firm if they are satisfied with the quality of e-service. Satisfied customers are those that have the opinion or perception that their needs have been met or even exceeded by the company and as such they are much better placed to develop an emotional attachment. Users feel appreciated and valued as a result of this emotional connection, which increases loyalty (Singh et al., 2023). The decrease in perceived risk is one of the main reasons that contentment fosters loyalty. Customers frequently deal with uncertainty while making purchases online, including concerns about product quality, data security, and service provider dependability (Ariffin et al., 2018). Customers are more inclined to trust a firm and perceive a smaller degree of risk when they have pleasant experiences and are happy with the service. Customer loyalty is strengthened by this trust, which is developed by consistent pleasant encounters. A consumer who regularly receives exceptional service from an online store, for instance, is disposed to make more purchases from the company because they have faith in it to fulfill its commitments (Bauer, 2022).

Positive word-of-mouth generated by satisfied customers also increases loyalty. Customers who are happy with a business are more likely to tell others about their great experiences and suggest it to friends, family, and coworkers (Ariffin et al., 2018). In the digital era, where social media, internet reviews, and client testimonials greatly impact purchase decisions, positive word-of-mouth is especially crucial. In addition to continuing to buy from a company, devoted consumers also serve as brand ambassadors, bringing in new business and broadening its client base (Handoyo et al., 2024). The use of customer loyalty may also therefore be influenced by other factors such as price sensitivity, convenience and products that are in the market. For example, a customer may be satisfied with a particular company's service in an online retailer but will still rate a competitor's products cheaper or faster. Hence, in an effort to ensure that the attainment of customer happiness leads to customer loyalty, firms must always strive to go an additional mile in delivering added value (Al-Adwan & Yaseen 2023).

The availability of e-services in the present technological age has raised more awareness of the factors that affect the purchase behavior in an online context. The review of extant research has shown that the overall quality of the e-services plays a crucial role in determining the loyalty levels of consumers and so is critical for sustaining competitive advantage (Winata et al., 2024). Customer pleasure however

often serves as a mediator between loyalty and the quality of e-services. Thus, the extent that the alleged quality of online services may lead to permanent client loyalty can be attributed to consumer pleasure. In this research, the role of customer satisfaction as a moderator between loyalty and e-service quality is explored as well as a detailed analysis of the impact of all dimensions of e-service quality on customer satisfaction as well as on loyalty (Al-Adwan & Yaseen 2023).

Hypothesis 4 (H4): Customer satisfaction positively mediates the relationship between e-service quality and customer loyalty

Factors Influencing the Satisfaction-Loyalty Relationship

1. **Switching Costs:** Switching costs are the time, money and effort needed to shift from one provider to the next one is called switching cost. Hence even while committing moderate levels of pleasure customers are likely to leave whenever the cost of switching is high (Kim et al., 2013). On the other hand, a rival may offer a superior product or service and if happy consumers feel this way they can switch despite little switching costs (Jones et al., 2002).
2. **Trust:** The element that can greatly determine consumer loyalty is confident or trust. It is found that customers are unlikely remain loyal with the solution provider, even if they are satisfied with the experience regarding the e-service (Leninkumar 2017). In environments where users might be concerned about their data or think whether a service is actually reliable, trust is paramount important. Since trust means open communication, dependable service, and a powerful security system, businesses definitely have a fair chance to convert happy buyers to loyal customers (Ahmad et al., 2022) .
3. **Perceived Value:** The term “perceived value” refers to the way in which the client compares all of the benefits of a service with the costs (Asgarpour et al., 2015). Those customers who feel that they are getting value for their money are more likely to remain loyal to the brand, this means that perceived value has the potential of enhancing the link between satisfaction and loyalty. On the other hand, the client could run to competitors if he or she is content with service quality but perceives it to be costly or that does not offer adequate benefits (Boksberger & Melsen 2011).

Customer loyalty

In the competitive digital environment, building customer loyalty presents more challenges compared to the traditional physical business models (Riel et al., 2001). This complexity is the outcome of the digital nature of the transactions conducted through websites increasing the risk factor inherent in e-shopping (Shi 2003). Additionally, the ease of comparing products and accessing information via the internet by the shoppers, contributes to a higher incidence of switching behavior compared to offline consumers (Guonaris et al., 2010). According to Srinivasa (2014), customer loyalty is defined as a beneficial attitude and commitment that encourages repeat business. Customer loyalty includes the attitude and commitment of customers towards the consistent use of the product or service. It is characterized by three key elements: Behavioral, cognitive and attitudinal loyalty (Rai & Srivastava, 2012). Behavioral loyalty manifests through repeat purchasing intentions and also contributes significantly to customer retention (Jones & Taylor 2007). In the digital space, e-loyalty pertains to the intention of a customer to make purchases online from any website or a specific website (Hur et al., 2011). Behavioral measures are often used to quantify customer loyalty and some other times, it is assessed as an attitude. Attitudinal loyalty reflects the positive predisposition of a customer towards a service compared to services from competing organizations. Customers are liable to defect to alternative brands offering less prices and better features (Lenka et al., 2009). According to Lenka et al. (2009), customer loyalty is a combination of a client's favorable attitude and purchasing behavior, as evidenced by recurring business and a readiness to suggest a good or service. This viewpoint combines behavioral loyalty with an attitude of loyalty. Customers that actively adopt a favorable attitude toward online firms are said to exhibit e-customer loyalty, also known as online customer loyalty, which leads to repeat business (Jodi et al., 2023). consumer loyalty is significantly impacted by e-retailers' prompt response to consumer complaints (Tan et al., 2009). Furthermore, prior research has demonstrated a strong correlation between accessibility and client loyalty (Alsudairi 2012; Nihayah et al., 2021).

Customer satisfaction and loyalty have been regularly linked in a number of marketing-related research (Amin et al., 2011, Ighomereho et al., 2022; Kim et al., 2006, Lee & Moghavvemi, 2005). According to a study done on bank workers in India, happy e-banking service users demonstrated loyalty by indicating that they planned to

use the services again in the future (Banerji, 2012). According to a recent study conducted in Pakistan on 500 bank workers, client loyalty is a direct result of customer satisfaction (Raza et al., 2020). These results align with the findings of other academics who have studied how customer pleasure affects client loyalty (Aksoy 2014; Dinesh & Raju 2022, Amin 2016). According to a recent telecom study conducted in Oman, consumer loyalty is positively correlated with staff happiness and service quality (Ansari 2022). This emphasizes how important staff happiness and service quality are to boosting client loyalty. The importance of devoted clients and how they are a great asset to the company are emphasized. In the cutthroat business world, maintaining and fostering client loyalty is crucial to long-term success and survival.

Therefore, for the SMEs, customer loyalty has become one of the most significant aspects of the marketing and business plans. Not retaining clients in the current market environment is not just about the ability to perform the closing and complete sales but also the ability to maintain relationships that will give repeat sales and free advertisement for one's products (Alberico & Casaca 2024). The consumer's Loyalty to embracing a certain brand and this is mostly depicted by the consumer's willingness to endorse the brand. Recommendations, customers' ability to turn down competition, and repeat business are but a few of the form's loyalty can come. Attitude and behavioral loyalty are the two main categories into which loyalty is sometimes divided.

- **Attitudinal Loyalty:** Attitudinal loyalty refers to consumer's emotional loyalty towards a brand. It consists of feelings of selection, reliance, and connection. Customers with high attitudinal loyalty are likely to have positive perceptions of a brand and may engage in advocacy behavior (Rane et al., 2023).
- **Behavioral Loyalty:** This kind is gauged by the actual purchases made by the client. Regardless of their emotional connection, a client exhibits behavioral loyalty when they continuously purchase a good or service over time (Espuela et al., 2023).

Importance of Customer Loyalty for SMEs

- a. **Cost-effectiveness:** There is a high probability of high cost of gaining new clients than retaining old ones (Pfeifer 2004). Studies show that getting a new

client might cost between \$5 to \$25 amounting five to twenty-five times the cost of holding an existing client (Forbes 2022). SMEs with limited funds may benefit from improves in its uses as follows: Ensuring client retention through rewards scheme and enhancing customer relations through a good service will enable the business clinch better results anytime it qualifies it to spend on marketing (Forbes 2019).

- b. Enhanced Profitability:** The necessary outcomes of the business strategy are significantly greater, if multiple, lifelong revenues from loyal clients are compared with the first revenues in the chain of consumption from new customers (Helgesen 2006). Also, they will be inclined to look at other offers the brand has and they will repurchase from a brand. Studies have shown that a small as 5% increase in client retention can be worth between 25% and 95% more revenue.
- c. Competitive Advantage:** SMEs can establish and sustain a competitive advantage within competitive industries with customer loyalty. No doubts, the existing consumers are less willing to shift to competitors even if there is a better deal or lower price offered (Chesnokova et al., 2014). Perhaps, this stickiness could be very beneficial to SMEs especially if they engage in markets which almost exclusively are the domain of a specific number of players.
- d. The Power of positive Word of Mouth:** Satisfied loyal customers are willing to share the details of a company to others leading the development of a company. This is especially important for SMEs as they are unable to afford the big budget ad campaigns (Rane et al., 2023).
- e. Feedback and Improvement:** Whoever has the loyalty of the clients must communicate and engage them which may assist SME's in making their products and services better. This co-operative synergy relationship may well lead to higher levels of consumer satisfaction and performance innovation (Hanninen & Karjaluoto 2017).

Factors Influencing Customer Loyalty in SMEs

There are many factors that can be grouped into internal and external which influence customer loyalty in SMEs.

- a. **Quality of Products and Services:** The suitability of the offerings being made has to be decided as such by consumers. SMEs are more or less eager to develop customer base whereby the customer gets value added through the provision of quality products and services by SMEs.
- b. **Customer Service:** Customer service can also be other avenue through which a SME can establish a competitive advantage over the competitors. Polite, courteous, and easy to approach employees may also be useful to the clients and perhaps create loyalty. Beneficial by decentralizing the delivery of the service is that the company may get improved customer relations.
- c. **Trust and Reliability:** Due to increased concern with each financial deal being made today, trust is recognized to be a major factor for customer loyalty. There is a positive relationship between reliability and customer loyalty: SMEs that deliver on service frequently and provide credible information promptly and accurately and act with integrity will make their customers put their trust in them and thereby give most of their business to them.
- d. **Value for Money:** A product or a service extending to the consumer is usually ranked in the eyes of the consumer by comparison with a price quoted for that particular product or service. Where genuine customers who want maximum returns on investment will be, this is where the SMEs that bring lots of value are.
- e. **Community Engagement:** The results have estimated that specifically the firms who engage in the community activities have better rapport with their customers than others. Such clients may be built from those clients who value a firm's social response, because they are likely to feel that they are part of a group.
- f. **Brand Identity:** Some suggestions are as follows: A strong and consumer-oriented brand image may help increase some forms of loyalty. Where SMEs do an excellent job of communicating their values, mission, and story, customers are likely to get emotionally tied to them, this way.

Customer Loyalty in Nigeria: A Unique Context

In Nigeria, customer loyalty therefore, consists of culture, business as well as technology elements. These distinctions remain vital for understanding the SME environment in which firms operate.

- a. **Cultural Influences:** In Nigeria loyalty is rooted in people, hence, people have loyalty towards individuals or group of individuals. There is always customer loyalty for locally owned brands or those brands that have subscribed to community relevant causes. Friendship, trust and word-of-mouth information have enormous influence on customers purchasing decisions as noted below.
- b. **Economic Factors:** Nigeria's theirs has many challenges more so the private sector is burdened by issues such inflation and currency fluctuations affecting purchasing power. Loyal customers may arise out of perceived value or of accessibility and quality or both in the context of economic instability.
- c. **Technology Adoption:** This is especially so now that Internet usage as well as mobile devices usage is growing within the Nigerian market making online shopping dearly familiar to the consumers. But there are other factors which may have a negative impact on e-commerce loyalty, including trust in the Internet transactions or/and in protecting personal information. Currently, it is possible to achieve customer loyalty by SMEs who ensure a proper secure payment system and excellent customer services.
- d. **Customer Experience:** Pleasant client experience from personalized services, short response time and caring assistance from the service providers could go a long way in enhancing client loyalty especially given the existing cut throat competition in the Nigerian market.
- e. **Brand Perception:** This study set up employed Nigeria to consider if there are ways that the companies that implement CSR programs have a better shot at managing client loyalty than other companies. The more awareness of ethical consumerism is raised, a consumer is more likely to be pulled towards a business that has a demonstrated concern to social and environmental issues

Customer Loyalty in the UK: A Mature Market

Unlike Nigeria where the feature extraction entails the natureble characteristics of the customers, the UK presents a different picture of customer loyalty in SMEs given the maturity of the market and the different consumer behavior evinced by the customers in the country.

- a. **Consumer Expectations:** The customers from the UK sector also tend to be gentle but strict on their timing and standard of services that they expect to receive. SMEs, which pay a great attention to the customer care issues, have a

policy of easy returns, and guaranteed timely communication could expect an increase in the client loyalty.

- b. Brand Loyalty Programs:** Incentive schemes also work in the United Kingdom where loyalty programs run rampant. Companies with SMEs can increase the level of repeat business an
- c. Foster long-term relationships** through effective use of some reward programs. Some of these initiatives include offering various forms of discounts or a special price for customers in the restaurant in other to create a bulk purchase appeal, points reward programs in which frequent business buyer are rewarded for their loyalty.
- d. Digital Transformation:** In the UK, there has been a gradual inclination towards adopting digital means in accessing products, goods and service. When businesses in today are mobile, small and medium enterprises that afford to make investments in mobile applications, user friendly website and fine experience will attract and retain devoted customers.
- e. Social Media Influence:** Social media has an impact in brand loyalty within the United Kingdom region. This way you have consumers engaging with the company and other consumers, answering to comments on posts, creating content that is shareable on social media platforms.
- f. Sustainability and Ethical Consumption:** The British consumers' awareness about sustainable and ethical consumption has grown over the past few years. SMEs that implement environmentally conscious, fairly traded and ethically sourced goods and services will be able to appeal to such customers resulting in their loyalty.

When comparing customer loyalty in SMEs between Nigeria and the UK, several key differences and similarities emerge:

- a. Cultural Dimensions:** While Nigerian consumers' LOYALTY can be anchored on family and neighborhood loyalty, the UK consumers' LOYALTY may be based on the values of the company and the experience the consumers have had. While Nigerian consumers may prefer to go with what is familiar, word of mouth recommendations, the UK consumers may want to support brands that are in tune with their beliefs and ethos, as well as the best service (Haffer et al., 2016).

- b. Economic Considerations:** It right that economic conditions such as inflation rate, and currency fluctuations can shape the purchasing decision and therefore affect loyalty. For picturing the case of UK, consumers might be confronted with economic pressures, but they still can have more purchasing power and choice of products, which makes them more eligible for effective choices (Bhatt and Nagvadia 2021).
- c. Technological Adoption:** The escalation of the online market in Nigeria is promising for seeking and threats for applying the tools of loyalty among SMEs. Skepticism on the use of credit cards when making purchases over the internet is still a factor which is not a problem faced by UK customers since they are already in the comfort of online shopping (El-Ebiary et al., 2023). The difference is due to the fact that customer loyalty strategies being pursued by SMEs in the two countries are not the same.
- d. Customer Experience:** Potential Nigerian and UK consumers have expectations of customer experience; the former might not be the same. Personal touch and consumers' interaction could be prior, as in the case with Nigeria, whereas promptness and digital interactions may matter more, as in the case with the UK (Meng and Sidin 2021).
- e. Sustainability and Ethics:** As we have witnessed, both markets aim at sustainability and ethical practices although the driving force might not be the same. It established that Nigerian consumers may patronize corporations that are associated with local development and social causes compared to UK consumers who may prefer corporations associated with environmental sustainability and/or ethical production (Ogiemwonyi 2022).

Techniques for SMEs to Increase Customer Loyalty

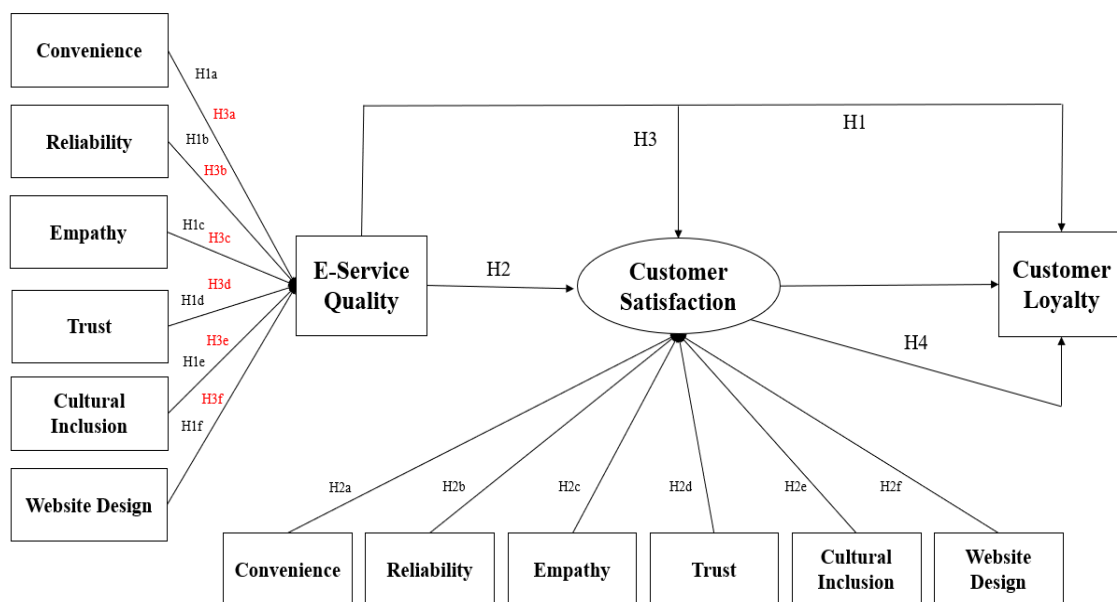
To enhance customer loyalty, SMEs in both Nigeria and the UK can implement several strategies tailored to their respective markets:

- a. Personalization:** SMEs should try to understand the needs and desires of the client base. There is great potential to gain more customer loyalty through creating more specific customer solutions and matching promotions and marketing techniques (Coelho and Henseler 2012) .
- b. Build Trust:** There is need for the SMEs to establish trust through Right channel communication, fulfilling customer expectations and timely delivery

(Leninkumar 2017). This is because personal relationship is highly valued within the Nigerian context and, therefore, trust is particularly important.

- c. **Engage with Customers:** Hence, there is probably increased customer relations and loyalty if the firms engage customers more through community service, social media, and feedback avenues (Eslami et al., 2022).
- d. **Implement Loyalty Programs:** One way of keeping the customers around is to create loyalty award programs that provide incentives for the customers to bring new business by word of mouth (Rane et al., 2023). These programs should be designed with a consideration of the tastes and habits of the target market that is to be reached.
- e. **Focus on Quality:** To sustain loyalty it is necessary to enhance the qualities of the products and services being delivered in the market (Sambo et al., 2022). Quality assurance has to be a major concern in SMEs, and they have to search for ways in order to improve the quality of the products.
- f. **Leverage Technology:** Effectively incorporating ICT in enhancing customer experience, reducing cycle time and enhancing customer communication can greatly enhance customer loyalty improvement which is very pronounced in the United Kingdom markets (Chakraborty and Jain 2022).
- g. **Corporate Social Responsibility:** Consumers who appreciate the last aspect will change their preference towards a brand that supports CSR activities (Liu et al., 2014). To smaller businesses intending to operate in Nigeria, where stakeholders attach immense worth to engagements, this is especially relevant.

In the case of the SMEs, it is equally important because, unlike other organizational objectives such as revenues, it has added value for the business. The specific aspects that influence loyalty may in turn help Nigerian and UK SMEs align their strategies according to the needs of their clients (Agbogun 2022). Loyalty through excellent service provision, production of quality goods, and corporate social responsibility can help SMEs build favorable customer relationships in a highly consolidated market hence increasing their prospects of long-term profitability and growth (Rane et al., 2023). When it comes to social media the key changes felt by SMEs are how consumer attitudes and behavior evolves depending on market characteristics

Figure 1. Research Conceptual model

H1	E-Service Quality → Customer loyalty
H1a	Convenience → Customer loyalty
H1b	Reliability → Customer loyalty
H1c	Trust → Customer loyalty
H1d	Cultural Inclusion → Customer loyalty
H1e	Website Design → Customer loyalty
H1f	Empathy → Customer loyalty
H2	E-Service Quality → Customer Satisfaction
H2a	Convenience → Customer Satisfaction
H2b	Reliability → Customer Satisfaction
H2c	Trust → Customer Satisfaction
H2d	Cultural Inclusion → Customer Satisfaction
H2e	Website Design → Customer Satisfaction
H2f	Empathy → Customer Satisfaction
H3	E-Service Quality → Customer Satisfaction → Customer Loyalty
H3a	Convenience → Customer Satisfaction → Customer Loyalty
H3b	Reliability → Customer Satisfaction → Customer Loyalty
H3c	Trust → Customer Satisfaction → Customer Loyalty
H3d	Cultural Inclusion → Customer Satisfaction → Customer Loyalty

H3e	Website Design → Customer Satisfaction → Customer Loyalty
H3f	Empty → Customer Satisfaction → Customer Loyalty
H4	Customer Satisfaction → Customer Loyalty

Literature Review Summary

This study was underpinned by service quality theory and an extended Technology Acceptance Model (TAM), with a view to examining the effect that e-service quality has on customer loyalty and the moderating role of satisfaction. The emphasis here is placed on identifying the particular facets of e-services for which Nigerian and UK SMEs should strive to maximize in order to improve customer satisfaction that leads to loyalty.

E-service quality is the Customer's evaluation of the quality of online services as described by Parasuraman et al. (2005) has emerged an important factor affecting business especially in SMEs in developing loyalty and competitive advantage. In this study customer loyalty is defined as the behavioral intentions of the customer in terms of repurchase and recommendation of the SME's service. A clear link between e-services and loyalty has been studied, pointing out that greater perceived e-service quality brings about greater customer loyalty (Zeithaml et al., 2018). In continuation of this relationship, this research explores e-service quality in the SME related landscape of Nigeria and the UK to measure its effect on loyalty (Hullova et al., 2019). Thus, the study reviews six dimensions of e-service quality (e-convenience, e-reliability, e-empathy, e-trust, e-culture inclusion and e-website design) that it is assumed have an impact on customer satisfaction which in turn impacts customer loyalty.

Accessibility is particularly important for e-services to SMEs because convenience is a determinant of the extent to which customers use a service (Khan et al., 2020). Easy service provision can help SMEs better address the clients' demands, and therefore convenient is an influential factor for the customers' loyalty in e-services (Gefen & Straub, 2000).

Customer dependability is the ability to provide such a service without failure, which strengthens the confidence that customers put in the particular service. Research shows that reliability contributes to confidence, hence makes a great deal in encouraging

customer loyalty particularly when the transaction is done over the internet (Collier & Bienstock, 2006).

Empathy refers to how customer needs are cared for and depends on the efforts made to alter the status of the customer to satisfy him or her and improve satisfaction levels (Choi et al., 2005). This dimension could be especially important for SMEs that wants to differentiate itself by providing a more focused service (Bove, 2019).

Perceived risk is a major issue in relation to electronic marketing as consumers are reluctant to enter into service contracts online unless they know that they are not fraudulent (Mayer et al., 1995). According to Urban et al., (2009), using e-services that are trusted by customers enhances customer loyalty and this gets a boost when the customer feels that his or her interests are protected.

In domestic markets, culture inclusion plays a role since matching e-services to local culture yields positive effects on its users. Reviews suggest that Small-medium-sized enterprises implementing cultural Consumer responses show improved acceptance and loyalty when it comes to products that are sensitively culturally sensitive positively impact on SMEs business (De Mooij, 2021). Website design quality affects navigability and visual presentation, which determine customer instructiveness and satisfaction. Visitors to well-designed sites get better experience and thus have higher levels of loyalty (Asante et al., 2024; Liu & Arnett, 2000).

A moderation model is assumed whereby customer satisfaction would moderate the e-service quality and customer loyalty relationship. Consequent on service quality theory the level of satisfaction is a function of perceived service quality which in turn leads to loyalty (Oliver, 1999). According to Homburg et al. (2009) satisfied customer tend to be loyal to brands while they are less sensitive to price. , While in the SME context, this relationship is expressed through customer satisfaction that determines customer loyalty depending on the quality of e-services (Convenience, reliability, empathy, Trust, Culture inclusion and website design) (Morgan et al., 2005). In testing this mediating role, this literature determines if satisfaction increases loyalty in Nigeria as well as the UK.

Comparing across groups, this study assessed the extent of the differences in the effect of e-service quality dimensions on customer loyalty and satisfaction within Nigerian and UK SMEs. Past studies suggest that the differences in culture and economic power may affect customers' expectations and their perception (Hofstede, 1984). Therefore,

it also extends the existing literature on cross cultural analysis of service quality by providing a comparative study of two diverse markets and underscores the importance of cause cultural service quality solutions to improve loyalty outcomes (Khan et al., 2020).

CHAPTER III

Methodology

Research design

The present research work uses an effortless research method with a major emphasis on an exploratory research design of a quantitative nature. The only tool used in the data collection exercise was structured questionnaires which did not involve the use of any interviews or other methods. The method of using questionnaires is well standardized and checked and it allows to collect quantifiable data from large number of participants and generally try to keep prejudices at the minimum level. It is especially suited for the case when it is expected to find relationships and trends for variances such as e-service quality, customer satisfaction, and customer loyalty.

In line with this, the study uses cross-sectional survey where data are collected once to enable a comparative analysis between Nigerian and UK SMEs. The fact that the study involves two culturally different areas puts the research in a strong starting point of determining the cross-cultural differences in consumer behavior and choice that would be advantageous to companies carrying out business in different markets. This approach does not only allow the test hypotheses, but also determines the reliability and validity of the results obtained. Hence, the research design acts as a strong structure to help address the research objectives and help explain factors that affect customer loyalty across diverse culture and economic environment.

Research philosophy

This research conceptualizes a descriptive, and quantitative approach to fill the gap in the understanding of the various dimensions of e-service quality and their effects on customer loyalty in SMEs within Nigeria and the United Kingdom. Exploratory research designs are applied in the research process in order to provide a description of the existing behaviours, attitude, perceptions and other factors within a specified population through note making and analysis of the studied phenomena without having to influence the defining factors of the population under study (Creswell & Creswell, 2017). Here, the study aims to use this design to capture the natural variability of the

customers' loyalty as practiced in the different dimensions of the e-Service quality like convenience, culture, reliability, web design, courtesy, and trust.

To estimate and analyse such needed outcomes and test the likely relations among variables, a quantitative analysis approach was deemed suitable. This is a survey whereby the whole data collection is done online using a structured Likert type of questionnaires; this enables the actual reception of quantitative results signifying participants' perception and experience of the provided e-Services for SMEs. Conducting the research using quantitative methods is especially appropriate when conducting cross cultural study as is the present study because it enables comparison of the results in relation to the extent of customers perceived experiences in two cultures and in two different economic settings (Hair Jr et al., 2019). This structure conforms to positivist epistemology since it uses evidence based and quantitative factors on which conclusions are drawn (Hair Jr et al., 2019).

Research population

In Nigeria, the total number of SMEs is 39,654,385 while in UK, the total number of SMEs is 5.45million. The research focuses on SME clients within the Nigeria and United Kingdom, and who are 20 years and above and have employed the use of e-services for at least two years. The total respondent from Nigeria is 492 while the total respondent from UK is 373. This focus guarantees that respondents are experienced in using e-services thus providing the reliability of the study variables' impact on customer loyalty within the singled-out age range and history of service use. Due to the concentration in SME customers, the study targets an important economic segment in both countries and industry in which e-service quality really matters for customer loyalty and satisfaction.

In the case of Nigeria, the study targets four zones: East, West, North and South because Nigerian culture differs with the discovery that the level of IT usage and e-service interaction also differ from one region of country to the other. In the United Kingdom the study is focused on the customer only in London since it is a cosmopolitan economic city with high uptake of internet and e-service (Etikan et al., 2016). This selection makes it easy to generalize the findings since subjects in the study represent a diverse population in terms of culture and demographic

characteristics. According to Bhattacharjee (2012) the yield of demographic diversity is that cross-country comparison can enhance the strength of the study's conclusions.

Sampling

The sampling technique adopted for this study is the convenience sampling technique in order to ensure that a large and easy to access sample is obtained from the defined segments of the population in both Nigeria and the United Kingdom. Convenience sampling is most helpful in online exploration with large base numbers, as it does increase response across geographical and geographic areas (Etikan et al., 2016). Due to a focus on four major regions within Nigeria and London within the UK, this sampling approach helps researchers access participants who can offer useful information on their e-service and loyalty experiences.

Data collection tools

A total of two sections questionnaire will be self-administered online at the subjects' convenience. Demographic information that defines customer loyalty is obtained from the questionnaires' Section A consisting of age, gender, education level, and e-service usage frequency of the customers involved. Section B includes statements that assess the six key study variables; convenience, culture inclusion, reliability, website design, EMPATHY, and trust, and they are presented as statements that allow the participants to agree with or disagree with the statements on a Likert scale of 1-5 where Likert (1932) used "strongly disagree" to measure the variables.

Each variable comprises a specific number of items, derived from previous research studies: convenience which was assessed by 4 items, culture inclusion that was assessed by 3 items, item reliability with 4 items, website design with 5 items, and empathy with 4 items as well as the degree of trust that was assessed by 4 items. All the items in the questionnaire were adopted from (Al-Dweeri et al., 2019; Bhattacharjee, 2012) with their permission to avoid ethical violation. This is in compliance with Fowler's (2014) argument on the need to develop well laid out structured questionnaires that will enable participants provide clear and concise response while at the same time minimizing response errors. Computer-based data collection will be done over a 40-day timeframe using convenience sampling via social media, e-mail and other online methods. This online approach facilitates a broad geographic coverage, which in turn, supports heterogeneity of the collected data.

Data collection procedures

The quantitative data will be analyzed quantitatively using the Statistical Package for Social Sciences (SPSS), and Smart PLS will undertake tests such as descriptive analyses, correlation, regression, Confirmatory Factor Analysis, and reliability analysis. Cronbach's alpha test will be used on each of the variables, to check the internal consistency of the items in the respective constructs based on the guidelines for reliability testing in social sciences as provided by (Cronbach, 1951). High Cronbach's alpha values mean that survey items across within a construct will capture the same concept/variable therefore boosting the validity of the study.

By applying CFA the factor structure of the measurement model will be checked and it will be verified that each construct corresponds indeed to the theoretical factors of e-service quality and customer loyalty. As highlight by Kaiser (1970) the CFA is considered a critical approach in building construct validity when conducting research in an environment with correlated variables. By means of these analyses, the study will offer comprehensive research of the links between e-service quality and customer loyalty with an emphasis on customer satisfaction.

Data analysis procedures

The focus of this research is the individual SME customer in Nigeria and the UK. Data will be analyzed in the following ways:

Sample Description: Descriptive details about the participant profile give information on sample heterogeneity and background information about the sample.

Descriptive Statistics: Descriptive statistics which were used to generate summary measures of the means, median, mod and mode of the total responses to each variable which would give a brief outlook on customer perceptions.

Correlation Analysis: Evaluates a hypothesis that there are positive significant relationships between e-service quality dimensions and customer loyalty and search for some connections in the data.

Regression Analysis: Analyzes the level of relationship between each of the e-service quality variables and customer loyalty, aiming at identifying the highly significant e-service quality dimensions in the context of the research.

CFA and Reliability Analysis: The first analysis validates the CFA and proves the existence of theoretical model that is, each construct is acceptable for further analysis and reliable, thus the second analysis is done by Cronbach's alpha.

Reliability analysis

Reliability Analysis

Cronbach's Alpha values, which evaluate the internal consistency of the variables, are used to demonstrate the reliability analysis for numerous constructs connected to customer loyalty among respondents in Nigeria. The reliability analysis of the respondents in Nigeria suggests that all the variables in this study are reliable with the test of internal consistency measures by Cronbach's Alpha ranging from acceptable to excellent. Convenience got a reliability coefficient of 0.702 implying internal reliability out of the reliability tests done. This implies the validity of the four items measuring this construct as they give a consistent meaning to the intended construct.

Then, Cronbach's Alpha value calculated for Reliability which equals to 0.719 approved the dependability of the respective measures used in this study. According to earlier authors such as Gliem and Gliem (2003), values such as these are believed favorable for use in behavioral research. The Website Design variable had good reliability with a Cronbach's Alpha of 0.795 and which had five items. This we find in line with the threshold for acceptable Alpha values as proposed by Hair et al. (2010) where an Alpha should be higher than 0.7 to offer a credible measure. On the other hand, Trust has a reliability score of 0.706 using Cronbach's Alpha which is above the acceptable standard. While this value is relatively small, it can still be considered. In the present study, out of all the measured variables, empathy gained the highest reliability with a Cronbach's Alpha value of 0.833. This excellent consistency provides solid support to its four-item scale, in congruence to the recommendation of DeVellis (2017) that Alpha values above 0.8 points to adequate internal consistency. Cultural Inclusion also has value's reasonable reliability, as the Cronbach's Alpha of .728 is derived from only three items. This result is in line with Hinton et al. (2004) who mentioned that constructs with few items can also offer a reliable measure when alpha values lies within this range. Acceptable according to the guidelines identified by Tavakol and Dennick (2011) meaning that value represents a four- item scale.

Another scale used in this study is the Customer Satisfaction scale that has only two items, but the reliability was relatively high with Cronbach's Alpha of 0.804. I con with Cortina (1993) on the fact that it is possible to attain higher Alpha values with a smaller number of items used in measurement. Secondly, the two-item construct of Customer Loyalty also showed acceptable reliability, with Cronbach's Alpha value of 0.797. This result is in consonance with Peterson (1994) who noted that the number of items does not determine the constructs robustness if the Alpha values get a 0.7 index. Moreover, the reliability of all the variables used for the study , from time 1 to time 2, falls within the acceptable Cronbach's Alpha value as shown be range 0.702 to 0.833. The subjects were very reliable for the scale for empathy the reliability for trust was acceptably low but may be more reliable if the scale is more defined. Using structural equation modelling, these results corroborate the reliability of the instruments used in this study to measure the constructs validly.

Table 1

Reliability Analysis of the Variables For Nigeria

Reliability Analysis			
Serial No.	Variables	Cronbach's Alpha	No. of Items
1	Convenience	0.702	4
2	Reliability	0.719	4
3	Website Design	0.795	5
4	Trust	0.706	4
5	Empathy	0.833	4
6	Cultural Inclusion	0.728	3
7	Customer Satisfaction	0.804	2
8	Customer Loyalty	0.797	2
Total		0.862	28

The tests for internal consistency alpha for respondents in the UK show that all the variables have adequate internal consistencies and the Cronbach's Alpha values are acceptable to excellent. Measuring the reliability of the Convenience variable yielded a Cronbach's Alpha of 0.785. This result provides evidence that the four items capture the construct that we are interested in. According to Nunnally (1978) an Alpha coefficient of above 0.7 is acceptable in social science research. Reliability yielded a

Cronbach's Alpha of 0.826 which illustrates high reliability, concluding that the items used to measure this construct, are quite reliable. Likewise, in Website Design, a test-retest Cronbach's alpha value was 0.801 after five items were used in the assessment. These results are in concordance with Hair et al. (2010) where they stressed that measurement tools with Alpha values more than 0.8 are quite reliable. The variable Trust measured acceptable reliability with a Cronbach's Alpha of 0.734. Even though it is a little lesser than other variables, it denotes equable measurement as put by Tavakol and Dennick (2011) that values of 0.7 and 0.8 are satisfactory. Empathy was found to have a Cronbach's Alpha of 0.822 which implies that the scale used for its four items was extremely reliable. This finding supports the view of DeVellis (2017), who observed that any Alpha value greater than 0.8 is considered high. Cultural Inclusion yielded an overall Cronbach's Alpha value of 0.773 which is reasonable given that the subscale comprised only three items. This is in line with Hinton et al (2004), who pointed out that the issue of having lesser number of item on a scale but can yield reliable estimates of the true scores in the above range. The highest reliability value is achieved by Customer Satisfaction, which equals to 0.858, the Alpha value. Even though the current measure only includes two items, this demonstrates the stability of the construct as stressed by Cortina (1993) when few items are used. Lastly, Customer Loyalty yielded Cronbach's Alpha of 0.717, which is good enough for a measure that has only two items. In the same respect, Peterson (1994) agreed with the view that the number of items in a construct may not be an issue because if the Alpha values of the desired construct are in excess of 0.7, then the construct can afford to have few items while offering reliable measurement. Altogether, Cronbach's Alpha values of all the variables for the UK sample vary from 0.717 to 0.858, which suggest that the measurement instruments are adequate in terms of reliability and internal consistency. The highest reliability coefficient was obtained for the Customer Satisfaction index followed by an average coefficient for Trust but which is still acceptable as it is within the acceptable reliability range. The findings of these validity tests provide evidence for different scales employed in the current research, confirming how the constructs are assessed.

Table 2

Reliability Analysis of the Variables For UK

Reliability Analysis			
Serial No.	Variables	Cronbach's Alpha	No. of Items
1	Convenience	0.791	4
2	Reliability	0.826	4
3	website Design	0.801	5
4	Trust	0.734	4
5	Empathy	0.822	4
6	Cultural Inclusion	0.773	3
7	Customer Satisfaction	0.858	2
8	Customer Loyalty	0.717	2
Total		0.841	28

Overall Comparison

Reliability analysis conducted for both Nigeria and the UK has presented high internal consistency on the measures used as measured by Cronbach's Alpha values above 0.7. The cronbachs alpha for Nigeria Sample is 0.862, while for UK Sample is 0.841 this show that the Items Included in the Scale are highly reliability and Construct the Intended Measure Consistently in Both Country. The only slightly higher reliability of the scale in one of the countries suggests that the instrument functions well in both environments and is quite transportable. Those six items that have been used in the assessment of reliability reflects the wide coverage of the measurement by capturing all aspects of the six constructs being investigated. These results proved that the scale used is suitable for cross country comparison, the reliability did not differ from if the respondent was in Nigeria or in UK thus the scale was effective in capturing key variable in both countries.

Summary

This chapter presents the flexibility of the research thus aims to examine the effect of e-service quality on customer commitment in SMEs in Nigeria and United Kingdom. The study plan is laid down in such a way that it will yield statistically relevant and rich insight into customer loyalty within rapidly evolving industry and across the cultures and the geography and the economic conditions. This summary gives an account of what was done in each of the major sections in the chapter The rationale

for methodological choices, the steps taken in data collection, the analytical tools used, and how the research approach fits the study objectives are established.

The research design used is descriptive and quantitative in nature to allow for quantitative measurement of the relationship between the identified e-service quality dimensions and customers' loyalty. Descriptive research methods enable the study to document the customer loyalty behaviors and as well as their perception on the same, without interference from the researchers, and thus an assurance that the findings are Actual and have a trend like pattern. The quantitative approach complements the research in that, as an exploratory study, statistical examination is required to seek out correlations between the variables under study. This design is in line with positivism paradigm where empirical and measurable data collection predominates hence improving the validity and replicability of the study.

The research population is made up of SME customers in Nigeria and United Kingdom above 20 years of age who patronize e-services for two years and above. It also reduces the possibility of nonresponse bias since only customers with prior experience in e-services are incorporated in the study thus, the customers are fully aware of the quality dimensions being examined. For Nigeria, having in mind the cultural and economic differences the study chooses four regions and for the UK, so at the focus is London because it's the city with high activity in digital sphere. This cross-cultural sample makes it possible to carry out comparative studies to obtain research findings applicable in different cultures.

Data collection is executed through an online questionnaire, divided into two sections: customers demographic information and variables related to their loyalty decision factors: convenience, cultural sensitivity, reliability, website layout, and perceived empathy as well as trust. It is noted that the questionnaire implements a five-item Likert scale to measure the customer perceptions and each variable are capable to be statistically tested in detail. They are accustomed from validated source and permission to use will also be included to enhance ethical standard. The data collection takes forty days, with an online consent and accessible medium inclusive of social media platforms and emails.

As for the sampling method, we use the convenience sampling which helps the researchers to reach a large number of the target audience from both countries. Applying Krejcie and Morgan's sample size formula gives us a target of 384 per country, which, with allowance for non-response, is rounded upper to 800. It is pipe to note that the above sample size is representative enough to offer accurate statistical probability and generalization.

The measurement instruments include the Statistical Package for the Social Sciences (SPSS) and Smart PLS, used to organize the data so collected and perform descriptive statistic, correlation, regression, confirmatory analysis reliability, and factor analysis. Cronbach's alpha is only used in this study to assess internal reliability of the measurement instruments while CFA is crucial in establishing the construct validity in the e-service quality dimensions and the customer loyalty variables. The use of these tools enables the study to establish or determine multiple correlations in relation to tested variables so as to reach conclusions that are grounded on statistically proven data.

The population of concern is the individual SME customer and certain methodological stages include identification of demographic characteristics, generation of descriptive statistics, tests for correlation and regression, and tests of reliability. Every step enriches the picture the study gives of the factors that might shape customer loyalty, while the demographic characteristics of customers offer background for identification of the most significant predictors of loyalty, given by regression analysis. In this way, the study provides in-depth and comprehensive picture of e-service quality impacts by integrating these analyses.

The research philosophy that has been adopted by this research is positivism, which involves practical and quantifiable evidence, methodology and outcome-oriented approach respectively. It is also essential when carrying out quantitative research, positivist approaches guarantees that findings are not only based on assumptions. This philosophy is also consistent with the study's reliance on structured surveys and statistically based analyses, which stress precision and representativeness.

SPSS and Smart PLS are used to analyze the data with appropriate statistical tests that are designed to test the null hypothesized interrelationships between the dimensions of e-service quality and customer loyalty. Frequency tabulations summarize participant answers, while Pearson correlation and regression analysis measurement of the interdependency and impact relationships. Moreover, CFA shows that each of the variables fits the theoretical model, which also measures the level of reliability of each construct.

In conclusion, this chapter presents a clear and coherent approach based on a solid theoretical framework, valid and reliable research instruments and sound data analytical strategies. Being quantitative in nature with employing of cross-country research method and measurements tools that have met the criterion of standardization, this study reveals significant and reliable findings regarding the aspects with customer loyalty in the context of SMEs in Nigeria and UK.

CHAPTER IV

Findings And Discussion

This chapter outlines the results of the research study and focuses on the customer loyalty (the dependent variable) and e-services, convenience, reliability, trust, website Design, Empathy and cultural inclusion as the independent variables. It also examines the moderation of this relationship by customer satisfaction. Data were collected from 791 respondents across two distinct geographical locations: Nigeria and a second most developed country, which is the United Kingdom. These results are further discussed in relation to the study's goals and objectives, in an attempt to make sense of how these variable affect customer loyalty across different cultural and market environments. Hence, this chapter seeks to offer a better understanding of Nigeria and the UK to explain the factors that anchor customer loyalty, and find out that customer satisfaction plays a significant role in both regions. This discussion will also consider what the conclusions mean for pragmatic application in the field of business management and customer relationship enhancement for establishments trading in culturally diverse markets.

Preliminary Test

4.1.1 Data Entry and Missing Values

Because the analysis of the data required no manipulation of what was entered beyond proper categorization of responses, data entry consisted of the accurate transcription of responses from the survey instrument into the statistical software without introducing any errors. After entering the data, the dataset was carefully studied concerning missing data, a significant problem that distorts the accuracy of results in research (Saunders, 2014). If there is missing data, this can seriously affect point estimates and the statistical power of a study (Little & Rubin, 2019). Despite that, in the present work, the authors did not note the cases of missing values in the dataset. Of the 791 responses, all were usable and no cases were omitted from analysis. This lack of missing data further supports the validity of the following analysis and helps safeguard the dependability of findings because no data was either removed or estimated (Kline, 2023). In research, there is some tolerance when it comes to amounts of missing data and this tolerance differs with the type of research and kind of analysis used. Nonetheless, a certain benchmark of maximum allowable amount of missing

data is advocated by scholars where the general guideline is that missing data of less than 5% of the total data sample is usually not a bad thing, and does not necessarily require advanced analysis techniques, such as mean imputation or regression imputation (Schafer & Graham, 2002). Researchers accept a level of MAR up to 10% as acceptable, although in some cases, several techniques such as multiple imputation should be used when data is as high as 10% (Dong & Peng, 2013).

4.1.2 Outliers

In the second step in the exploratory phase, the variables' distributions were carefully checked for the presence of outliers as they have severe effects on results and might bias conclusions (Aguinis et al., 2013). To do this, outliers were assessed using a box plot graph which represents the distribution of datapoints and provides a pointer on observations that are beyond IQR. When applied to our data, it is useful for identifying potential anomalies in the data given that 'whiskers and dots suggest outliers (Tukey, 1977). When outliers were detected on the box plot, the data set was analyzed further to decide whether the obtained end figures were valid or if they were affected by data entry errors or other factors. Based on this analysis, outlying values which were depicted on the box plot were excluded to improve on the quality of the data set. Such operation made it easier for the end data set to be free from large outliers which skewed the results and reduced their validity. Outliers have been found to cause skewness and influence the statistical results thus, eliminate them leads to overall better conclusions (Hair et al., 2006).

4.1.3 Normality

In what follows in the third stage of the exploratory analysis, the hypothesis of normality was tested on the dataset and this is a critical assumption in most models. Normality checks that the distribution of data is bell shaped so as to make the relevant parametric tests to come up with valid results (Field, 2018). To test normality, various techniques were used with different variables collected from the study. First, frequency tables were constructed and histogram plots were created using the results of SPSS analysis of data. These plots were helpful during the first check to determine whether the nature of the display of the data corresponded to the normal distribution, namely the symmetrical shape around the arithmetic mean.

Besides the visual inspection, the numerical tests were employed further to test for normality. The skewness and kurtosis were also computed since these values specify the degree or direction of skewness and the peakedness or flatness of the distribution

curve more comprehensively than the mean and standard deviation. Skewness measures the level of skewness in the data and kurtosis tests for the peakedness or flatness of the distribution or the degree of tailedness in the data (Hair et al., 2006). As suggested by Kline (2023) skewness values for a dataset to emulate normal distribution should range between -2 and + 2 while kurtosis values should range between -7 & +7. Consequently, in this case, the skewness and kurtosis were below and above these thresholds, the data distribution was normal and no extreme outliers affected the distribution.

Therefore, the histograms and the skewness and kurtosis tests have shown that data is normally distributed. This was made based on the other statistics test like Shapiro-Wilk and Kolmogorov-Smirnov test which is recommended for normality of larger samples of data (Razali & Wah, 2011). Both tests gave results that were in agreement with the visual and numerical analysis proving that the dataset was normally distributed as assumed.

Thus, having conducted these normality checks, the last set of data that were collected had also further checks to ensure that nothing out of the norm had been missed. This step involved subsequent assessment of the data for some final previous errors including slight abnormalities in normality or any other distortions likely to interfere with the succeeding analyses. After this last evaluation, the database is ready for the potential of other statistical methods, and to ensure that the results of the subsequent analysis would be both reliable and valid.

4.2 Demographics

This section presents the demographic profile of the respondent; this information is relevant in terms of understanding the demographic composition of the sample of the study. To some extent the demographic data is important for discovering the environment where the research variables are studied because the customers' gender, age and the country they come from can be a factor that has an impact on their behavior and perceptions. The study targeted 791 respondents (418 from Nigeria and 373 from UK) via an online survey distributed in Nigeria and the United Kingdom, with a reasonable share of the respondents with respect to gender, age and other potential demographic variables. Subgroup analysis of these details assists in evaluating if the sampling distribution of the variables was random and also lays down the premise for

comprehending the moderation impact of these variables on the customer loyalty. The next sections discuss descriptions of basic demographic attributes, including gender, age, and country of origin, which offer a necessary framework for understanding the results of the current research in the context of sociocultural factors.

For Nigeria

Table 3.

Distribution of the Sample according to gender

GENDER ^a					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	161	32.7	32.7	32.7
	Female	331	67.3	67.3	100.0
	Total	492	100.0	100.0	
a. COUNTRY_OF_RESIDENCE = Nigeria					

The gender distribution table gives an overview of the female and male respondents from Nigeria. Of the total participants 492 respondents, 161 respondents (32.7%) for male gender and 331 respondents (67.3%) for female gender. This is signified by the over representation from females in the sampled participants from Nigeria where they comprised a discrimination of two-thirds.

There is imbalance in the gender whereby some countries had 100% male and the other had 100% female, due to this there is high likelihood that some of the perceptions or behavior relating to customer loyalty, e-services or trust might have different results by gender. The high proportion of the female population within the research may also mean that gender-specific behaviors related to participation and use of the services under investigation exist. However, the overall total of one hundred percent indicates that there were no missing values in this demographic, and therefore the collection of the data for this demographic was comprehensive, making reliability in the later analysis possible.

Table 4.

Distribution of the Sample according to Age

AGE^a

Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	20-22	57	7.5	7.5	7.5
	23-25	56	11.4	11.4	28.9
	26-28	83	16.9	16.9	45.8
	29-31	104	21.1	21.1	66.9
	32-34	107	21.7	21.7	87.6
	35-37	48	9.8	9.8	97.4
	38-above	45	11.6	11.6	100.0
	Total	418	100.0	100.0	

a. COUNTRY_OF_RESIDENCE = Nigeria

The age distribution table of the respondents in Nigeria shows that the study covers a wide spread out of the age of the 492 respondents. The gender distribution shows 32.7% males and 67.3% females. The age distribution shows respondents between 18 and 22 (7.5%), respondents between 23 and 25 (11.4%), people between the ages of 26 and 28 (16.9%), respondents between the ages of 29 and 31 (21.1%), respondents between the ages of 32 and 34 (21.7%), and respondents between 35 and 37 (9.8%). The total number of participants between the ages of 32 and 34 was the highest. Such age distribution means that the study provides the data mostly from young adults and people at the early middle age, that is very important for identification of antigens of differences in customer loyalty and view on services depending on person age.

Table 5.

Distribution of the Sample according to Education level

EDUCATION_LEVEL^a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High School	24	4.9	5.7	5.7
	Graduate	353	71.8	67.2	73.0
	Undergraduate	24		23.7	96.7
	Masters	108	2.4	2.4	99.0
	Phd	7	1.0	1.0	100.0
	Total	492	100.0	100.0	

a. COUNTRY_OF_RESIDENCE = Nigeria

The distribution of the respondents' education level revealed that most of the participants are graduate. For the educational level, 4.9% of people were still undergraduates, 71.8% of respondents held a bachelor's degree, 22% of respondents had a master's, and 1.4% had a Ph.D. degree. For the occupation distribution, 16.7% of respondents were students, 3.9% were unemployed, and 50% were employed, with 29.5% being self-employed. For another, this educational composition may skew the participants' response or behavior toward the constructs of customer loyalty, trust, and e-services use since higher education is positively correlated to the innovation adoption and rationality.

Table 6

Distribution of the Sample according to Occupation

OCCUPATION ^a					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	82	16.7	16.7	16.7
	Unemployed	19	3.9	3.9	22.0
	Employed	246	50.0	50.0	71.5
	Self-Employed	145	29.5	29.5	100.0
	Total	492	100.0	100.0	
a. COUNTRY_OF_RESIDENCE = Nigeria					

Data regarding the employment status of respondents working in Nigeria also shows the broad spread of opportunities with the majority, 50.0%, responding as employed. Respondents from the self-employed category account for 29.5 % and this proves that there is a high prevalence of entrepreneurship among the population. The largest segment is represented by students – 16.7% which proves that there are many young people who continue their education. On the other hand, the unemployed group is comparatively small and includes only 3.9% in the determined sampling population. This distribution implies that the majority of the respondents are either employed or self-employed, depending on the fact that once one gets employed, their thinking and general attitude to issues of customer loyalty and engagement with e-services are different from that of the unemployed or those still in school.

Table 7

Distribution of the Sample according to Marital Status

MARITALSTATUS ^a					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	278	56.5	56.5	56.5
	Married	214	43.5	43.5	100.0
	Total	492	100.0	100.0	
a. COUNTRY_OF_RESIDENCE = Nigeria					

Table 5 shows the marital status of the respondents in Nigeria and the findings revealed that many of the participants are single, representing 56.5% of the sample population. The remaining 43.5 % of the respondents are married, making up the other half of the group. It was observed that response bias by excluding potential respondents who are not currently married could influence customer loyalty and e-service preferences.

Table 8

Distribution of the Sample according to Preference of Shopping

How_do_you_prefer_to_shop ^a					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Online	204	41.5	41.5	41.5
	Offline	288	58.5	58.5	100.0
	Total	492	100.0	100.0	
a. COUNTRY_OF_RESIDENCE = Nigeria					

Overall, an analysis of the Nigerian respondents' shopping preference displays that 58.5% of them prefer offline shopping and 41.5% prefer shopping online. This means that though with increase in sophistication of online services such as e-commerce, normal' shopping that entails physical shopping is the most preferred shopping mode by most of the respondents. Specific reasons include trust in the decentralized means of shopping, convenience or reliability of online services. This distribution can be a good guide for business and services when trying to increase the loyalty of customers since the statistics show that there needs to be a division between online and offline tactics which would appeal to both.

Table 9*Distribution of the Sample according to Frequency of Shopping***HOW_OFTEN_DO_YOU_SHOP_ONLINE^a**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very often	115	23.4	23.4	23.4
	Not often	377	76.6	76.6	100.0
	Total	492	100.0	100.0	

a. COUNTRY_OF_RESIDENCE = Nigeria

The table on the frequency of online shopping among respondents in Nigeria shows that the vast majority, 76.6%, shop online "not often," while only 23.4% reported shopping online "very often." This suggests that while a portion of the population is engaged in frequent online shopping, the majority remain less reliant on e-commerce. The relatively low frequency of online shopping could be influenced by factors such as trust in online platforms, internet accessibility, or a preference for in-person shopping experiences. These insights highlight potential areas for growth in e-commerce, as businesses may need to address barriers that limit more frequent online shopping.

For UK (United Kingdom)**Table 10.***Distribution of the Sample according to gender***GENDER^a**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	87	23.3	23.3	23.3
	Female	286	76.7	76.7	100.0
	Total	373	100.0	100.0	

a. COUNTRY_OF_RESIDENCE = UK

Gender-wise distribution of the respondents in the present study also showed a skewed distribution in which 76.7% of the participants in the present study belongs to female

category and only 23.3% belongs to male category responding out of 373 in the present study. This raises the question that the, perhaps deliberately, the sample of the UK is loaded with more female respondents which may in turn skew the findings regarding customer behavior, preference and their loyalty. Since gender concerns attitudes toward e-services convenience and trust, this distributive leakage ought to be taken into account when drawing upon the findings proffered, it may indicate gender specific orientation regarding the variables addressed in the study.

Table 11.

Distribution of the Sample according to Age

AGE^a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-22	11	2.9	2.9	2.9
	23-25	26	7.0	7.0	9.9
	26-28	33	8.8	8.8	18.8
	29-31	74	19.8	19.8	38.6
	32-34	83	22.3	22.3	60.9
	35-37	67	18.0	18.0	78.8
	38-above	79	21.2	21.2	100.0
	Total	373	100.0	100.0	

a. COUNTRY_OF_RESIDENCE = UK

The age distribution of the respondents here in the UK is relatively average, as observed in the following table below: The largest group comprises those aged 32-34 years and these contributed 22.3% of the sample while the remaining aged 38 and above accounted for 21.2%. The 29-31 age group also falls within the range of the percentage age response with 19.8%. Essentials of age groups like 20-22 as they found to only 2.9% and 23-25 at 7.0%, while individuals of age 35-37 stand at 18.0%. This distribution shows that a greater proportion of the respondents are in between 29 and 38 years (61.3%) which shows that the company is dominated by the middle-aged persons. The above demographic structure could affect customer loyalty or preference analysis because the age factor affects perceptions of technology, combines value, and the quality of services.

Table 12.*Distribution of the Sample according to level of Education*EDUCATION_LEVEL^a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High School	7	1.9	1.9	1.9
	Graduate	111	29.8	29.8	31.6
	Undergraduate	225	60.3	60.3	92.0
	Masters	29	7.8	7.8	99.7
	Phd	1	0.3	0.3	100.0
	Total	373	100.0	100.0	

a. COUNTRY_OF_RESIDENCE = UK

Education levels of respondents in the UK reveal that the majority of consumers have higher education, 60.3% of the consumers have an undergraduate degree. Another 29.8% of the sample is graduates, and 7.8% has the master's degree. Only 1.9% of the respondents have high school education, and only 0.3% of the respondents have a PhD. This means that 97.9% of the sample holds education level of at least an undergraduate education.

Table 12.*Distribution of the Sample according to Occupation*OCCUPATION^a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	142	38.1	38.1	38.1
	Unemployed	6	1.6	1.6	39.7
	Employed	196	52.5	52.5	92.2
	Self-Employed	29	7.8	7.8	100.0
	Total	373	100.0	100.0	

a. COUNTRY_OF_RESIDENCE = UK

The employment status of responders from the UK inform the occupation distribution where the majority of the respondents were employees, a figure stood at 52.5%. Another rather large share is occupied by students – 38.1 %; therefore, one can mention a rather high presence degree of people who are still studying. Another few percent are self-employed (7.8%); there is only 1.6% of unemployed people among respondents.

Table 13.

Distribution of the Sample according to Marital Status

MARITALSTATUS^a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	91	24.4	24.4	24.4
	Married	282	75.6	75.6	100.0
	Total	373	100.0	100.0	

a. COUNTRY_OF_RESIDENCE = UK

Single and married are basically the two most popular choices of the marital status of respondents, of which 75.6% are married and the other 24.4% are single. This means that a good number of respondents are married, and this has implications for their consumption patterns and attitudes towards issues as customer loyalty, trust and e-services. Presumably, married respondents may have different buying behavior and preferences in contrast to single respondents especially in terms of convenience of services.

Table 14.

Distribution of the Sample according to Preference of Shopping

How_do_you_prefer_to_shop^a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Online	228	61.1	61.1	61.1
	Offline	145	38.9	38.9	100.0

Total	373	100.0	100.0	
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a. COUNTRY_OF_RESIDENCE = UK

The table below about shopping preference of respondents in the UK also notes a significant number of 61.1% of the respondents in support of shopping via the internet. However, 38.9% out of the total respondents prefers to shop offline. This points to a high interest in e-commerce in answering the first research question among the UK sample, though it seems that the Internet could be one of the primary modes of engaging consumers. The first reason for this preference could include issues to do with convenience, variety, and availability of products on the internet.

Table 15.

Distribution of the Sample according to Frequency of Shopping

HOW_OFTEN_DO_YOU_SHOP_ONLINE^a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very often	186	49.9	49.9	49.9
	Not often	187	50.1	50.1	100.0
	Total	373	100.0	100.0	

a. COUNTRY_OF_RESIDENCE = UK

The broken-down results on how often the respondents in the UK shop online are presented in the following table: This balance means that a large number of respondents often shop online while another group of respondent shop online in a lesser frequency.

4.3 Descriptive Statistics

For Nigeria

To achieve this, Table 8 presents the descriptive statistics give details of participants' response from Nigeria with regards to certain variables. Convenience received 418 and the validity range for this variable was between 1.00 and 5.00. An average of 3.600 gives the impression that the respondents placed the level of convenience moderately high. The results described are not very diversified as the standard deviation is equal to 0.584. The value, -0.440 for skewness reveals that the responses have a slight left-skewed distribution, but most graphs tallied higher rating values proving that most of them gravitate towards the center of the distribution curve. Cultural inclusion received

the highest responses of 417 thus having a mean of 3.325 perceived moderately. The SD of 0.699 indicates that there is somewhat more variation in the responses than convenience. A distribution coefficient of -0.402 reflects slight left skew and coefficient of kurtosis of 0.352 reflects that the response distribution is almost normal. Cultural inclusion (CI) with 417 valid responses had a mean of 3.325 implying moderate level of cultural inclusion. The standard deviation hence obtained is 0.699 indicating moderate variation in the responses most of the participants. The skewness coefficient of -0.402 also points to a left skew, while Kurtosis coefficient of -0.352 can be said to be close normal distribution since its value is close to 0. Customer loyalty (CL), which was computed from 416 participants' responses, revealed a 3.276 thus indicating that the participants had a moderate level of loyalty. The standard deviation of 0.768 suggests slightly more variability is present than in convenience and cultural inclusion. The skewness value = -0.385 refer to left skewness while the kurtosis value = 0.118 refer to a distribution which is more normal but comparatively less peaked. Customer satisfaction (CS) received 418 responses, out of which, the mean score was 3.603 which falls between moderately high levels thus considering that the overall customers are moderately satisfied. The latter is characterised by moderate variability as the observed standard deviation of 0.682 suggests. The skewness value is -0.689 with negative and stronger high indicating most of the responses closely bounded and inclined more toward the higher satisfaction level while Kurtosis = 1.346 indicates that the distribution is leptokurtic. Empathy (E) had 417 valid responses with the mean value of 3.475 out of 5 indicated moderately high levels of perceived empathy. It confirmed medium variability by its standard deviation of 0.665 and a slight left skewness of -0.481. From the kurtosis coefficient, which is 1.297, distribution is leptokurtic hence asserting that many responses are nearer the mean. E-service quality (ESQ) gave a total valid response of 414, with a mean value of 21.260 a standard deviation of 2.751 indicates the study has wider variability. The skewness of -0.612, shows that there is moderately left skewed and this implies that the most of the responses tend towards higher ratings. The kurtosis value of 2.763 indicates highly leptokurtic nature suggesting that the responses were highly concentrated around the mean. On the same variable, Reliability (R), with an average score of 3.506 considered moderately high based on 418 responses. Also, there is low variability according to the standard deviation of 0.550, and there is a slight left skew according to skewness value of -0.524. For kurtosis, the estimated value is 0.862; this suggests the distribution

of the data is slightly peaked but not obviously leptokurtic. Trust (T), with 416 valid responses, yielded a mean score of 3.674 that suggests moderate trust for respondents. The standard deviation of 0.614 indicates low fluctuations while the skewness, which is -0.545, shows a mild level of negative skewness. The result of kurtosis is 1.363, which means it is a leptokurtic distribution. Last, website design (WD) with the participants' responses (418), it has a mean score of 3.668 indicated moderately high perception of this factor. 0.567 indicates low variability of responses while the standard deviation portrays. The results of skewness - 0.579 suggest that it is slightly negatively skewed while kurtosis result of 2.122 shows that the data is leptokurtic, and responses are most concentrated in mid-range.

Table 16

Descriptive Statistics of the Variables For Nigeria

Descriptive Statistics ^a									
	N	Minimum	Maximum	Mean	Std. Dev	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
C	418	1.00	5.00	3.600	0.584	-0.440	0.119	1.416	0.238
CI	417	1.00	5.00	3.325	0.699	-0.402	0.120	0.352	0.238
CL	416	1.00	5.00	3.276	0.768	-0.385	0.120	0.118	0.239
CS	418	1.00	5.00	3.603	0.682	-0.689	0.119	1.346	0.238
E	417	1.00	5.00	3.475	0.665	-0.481	0.120	1.297	0.238
ESQ	414	6.75	29.75	21.260	2.751	-0.612	0.120	2.763	0.239
R	418	1.00	5.00	3.506	0.550	-0.524	0.119	0.862	0.238
T	416	1.00	5.00	3.674	0.614	-0.545	0.120	1.363	0.239
WD	418	1.00	5.00	3.668	0.567	-0.579	0.119	2.122	0.238
Valid N (listwise)	412								
a. COUNTRY_OF_RESIDENCE = Nigeria									

For UK

The descriptive analysis of participants from the UK allows presenting their response to different variables in more detail. Convenience (C): This was the largest sub-sample with a mean of 3.8773 out of 5, a ratio of response very close to 75 % which suggests a moderately high level of perceived convenience. According to a coefficient of variability of 0.66413, it can be observed that the results were not hugely varied. The skew value of Convenience is -1.082 which shows the negative asymmetry where most

participant rate convenience on the higher side. In the same manner, the kurtosis value of 2.769 supports that the data distribution is leptokurtic in that there is high response concentration around the mean. Among the respondents, 371 of them completed the Cultural Inclusion (CI) validly and the total mean score achieved a 3.2129 which showed moderate CI. The result of 0.78492 is a sign of moderate variability on the part of the respondents. Skewness of -0.225 shows a little negative skewed distribution that means the responses are a little more towards higher rating. The kurtosis value is -0.160 which means that is platykurtic, indicating a relatively flat peak of the distribution of responses. Customer Loyalty, CL had a mean value of 3.4851 obtained from 370 responses which indicated moderate CS. The coefficient of variation of 0.77068 shows that the responses only have medium variation. The negative skewness equal to -0.062 shows that the data distribution is nearly symmetrical while the kurtosis of 0.096 shows that distribution is nearly normal. The results indicate a high level of satisfaction regarding Customer Satisfaction (CS), with an average of 3.8841 and 371 total responses. Lower variability is depicted because the standard deviation is slightly above zero and equals 0.62605. The skewness value estimated as -0.991 supports the conclusion about the left skortness with the majority of participants giving high ratings to satisfaction. This result is further supported by a kurtosis value of 3.467, which indeed shows that the distribution of the responses is highly leptokurtic and the responses are sharply peaked with most of them occurring near the mean. The Empathy (E) of the study was computed using 372 valid responses with an average value of 3.6284, the letter E denotes empathy hence high perceptions of empathy. The resulting standard deviation of 0.64649 points to low variability in participants' responses. It has been estimated at -0.363 of skewness, implying that the data is slightly skewed to the left and a kurtosis of 1.199; making it slightly peaked. The E-Service Quality (ESQ), whose responses were 369 gave a mean value of 22.3471 demonstrating that the participant has valued the e-service quality highly. These results having a standard deviation of 2.91489 indicate moderate variation from the mean in the responses. The value of skewness -0.448 indicates the moderately left skewed also the kurtosis value 2.393 depicts that also the responses are also more concentrated towards the mean it is also leptokurtic. Reliability (R), garnered 373 participants' responses, the overall mean rating of response mirrored moderate reliability index of 3.7828. Based on the values of standard deviations of 0.62279, the variability is low and based on the skewness value of -0.402, the data has slight left skewness. The kurtosis for this study the result

in 1.235, which supports the idea that data is peaked which responses were somewhat concentrated. For Trust (T), with 371 participants, having a mean of 3.8908, reveals a high degree of trust. Coefficient of variance amounted to 0.61502 meaning low responsiveness variation, however, skewness value of -0.756 points to moderately negatively skewed data. The kurtosis value of 2.244 established by the study indicates the data distribution is leptokurtic responses are packed tightly around the mean. Finally, in the Website Design (WD), category, 373 respondents were scored with a mean value of 3.9410, indicating customers had very positive sentiments on the aspect of website design. The coefficient of variation of 0.55042 signify low variability while skewness of -0.311 mean a slightly left skew figure. From the kurtosis result of 1.210, the distribution can be described as moderately peaked. Such descriptive statistics imply that, on average, the UK participants gave the variables enhanced scores, and overall histogram, skewness, and kurtosis indicated that the scores leaned towards high response with majority of the participants' scores close to the means.

Table 17

Descriptive Statistics of the Variables For UK

Descriptive Statistics ^a									
	N	Minimum	Maximum	Mean	Std. Dev	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
C	373	1.00	5.00	3.8773	0.66413	-1.082	0.126	2.769	0.252
CI	371	1.00	5.00	3.2129	0.78492	-0.225	0.127	-0.160	0.253
CL	370	1.00	5.00	3.4851	0.77068	-0.062	0.127	0.096	0.253
CS	371	1.00	5.00	3.8841	0.62605	-0.991	0.127	3.467	0.253
E	372	1.00	5.00	3.6284	0.64649	-0.363	0.126	1.199	0.252
ESQ	369	7.47	30.00	22.3471	2.91489	-0.448	0.127	2.393	0.253
R	373	1.00	5.00	3.7828	0.62279	-0.402	0.126	1.235	0.252
T	371	1.00	5.00	3.8908	0.61502	-0.756	0.127	2.244	0.253
WD	373	1.40	5.00	3.9410	0.55042	-0.311	0.126	1.210	0.252
Valid N (listwise)	366								

a. COUNTRY_OF_RESIDENCE = UK

Comparison

This analysis of the descriptive statistics of the results shows contrasts and similarities between Nigerian and UK participants' perceptions of each variable. In the case of

Convenience (C), the respondents from the UK have slightly high mean value = 3.8773 as compared to Nigeria = 3.600, thereby signaling that the UK respondents have more positive attitude towards convenience than Nigerian respondents. The mean for the UK was 3.006, the mode was 3 and the standard deviation was 0.66413 while those of Nigeria were: mean= 2.59, mode=2 and standard deviation= 0.584 The UK sample therefore showed slightly more variability. : Both countries were negatively skewed, meaning that the scores were less spread out towards the lower end-UK (-1.082) less than Nigeria (-0.440) meaning UK had more concentration of responses to higher ratings. In Cultural inclusion index, Nigeria which scored 3.325 was also marginally higher than score of 3.2129 of the UK, implying that the culture inclusion was marginally preferred by the Nigerian respondents. However, the variability was higher in the UK with SD of 0.78492 than in Nigeria with SD of 0.699. Regarding the skewness, both were negative, Nigeria skewn.jpg -0.402, and the UK – skewn.jpg -0, 225 indicated that were slightly left-skewed. Notably, kurtosis for Nigeria was positive 0.352 implying a more peaked distribution than the normal distribution, while the UK result showed a slightly flat, platykurtic distribution of -0.160. Its mean score for Customer Loyalty (CL) was 3.276 as against 3.4851 for the UK, indicating that loyalty level was higher in the UK than in Nigeria. The standard deviation in the UK was slightly higher than Nigeria (SD = 0.77068 and SD = 0.768 respectively) and the OEF skewness values were 0.1037 for the UK and - 0.048 for Nigeria, which implies that both UK and Nigeria based OEFs approximate a normal distribution. However, the kurtosis values for both countries were different: Nigeria relative distribution was almost normal (0.118) than that of the UK's relative distribution which was slightly peaked at (0.096). On the aspect of Customer Satisfaction (CS) both countries were closely related in their means with the UK slightly better with a mean of 3.8841 than Nigeria's mean of 3.603. Comparing the dispersion of the results obtained for the two investigated country The lower variability for the UK responses was established (SD = 0.62605), while the Nigeria responses had a slightly higher SD = 0.682. The number of participants from both the Nigeria and the UK yielded negative skewness; Nigeria (- 0.689) was less skewed compared to the UK (-0.991) which meant greater homogeneity of responses were obtained from the subject from the UK. The kurtosis coefficients of both countries were high with the UK (3.467) recording a more peaked distribution than Nigeria (1.346). On the Empathy (E), Nigeria with a mean of 3.475 was just slightly lower than the UK mean of 3.6284. The variability was however

relatively higher in Nigeria with ($SD = 0.665$) than the UK ($SD = 0.64649$). The skewness of both countries was negative: the Nigerian data had a skewness of -0.481 , slightly higher than the British data, which had a skewness of -0.363 . Closeness in the data distribution could be seen from kurtosis values since they were slightly higher in Nigeria (1.297) than in the UK (1.199). The mean scores were significantly different, and the overall mean ESQ used in this study for the UK (22.3471) was higher than the mean score used for Nigeria (21.260). While the variation in the responses varied—UK, $SD = 2.91489$; Nigeria, $SD = 2.751$. Both countries also had moderate negative skewness nonetheless Nigeria (-0.612) had a little more negative skewness than the UK (-0.448). The kurtosis was a little lower in the UK, 2.393 as compared to Nigeria 2.763 , which means that Nigeria has a more peaked distribution. UK had a slightly higher score in Reliability (R) mean of 3.7828 than Nigeria, with a mean of 3.506 . The variability of the index within the UK region was slightly lower ($SD = 0.62279$) compared to Nigeria variability ($SD = 0.550$). Nigeria had a negative skewness of (-0.524) and slightly more skewed than the UK with a negative skewness of (-0.402). Looking at the kurtosis values we get that UK has a value of 1.235 which shows that the distribution of residuals in UK is a little more peaked than the residue distribution of Nigeria with a value of 0.862 . When ranking the scores for Trust (T), UK respondents had slightly higher scores mean = 3.8908 than the Nigerian respondents mean = 3.674 . The standard deviations were equally slightly higher among the Nigeria respondents ($SD = 0.614$) than the UK respondents ($SD = 0.61502$). Skewness also showed negativity in both countries with less skewness in Nigeria (-0.545) than UK (-0.756). The kurtosis was again greater in the UK with 2.244 as compared with Nigeria with 1.363 , meaning that the result was more skewed towards the mean in the UK. Last, in the aspect of Website Design (WD), the UK received a better rating score (Mean = 3.9410) than Nigeria with a score of (Mean = 3.668) thus suggesting that the UK had a better perception of websites they came across mainly those designed and built by Nigerian firms. The relative standard deviation for the UK was slightly less than that of Nigeria ($0.55042 > 0.567$). Nigeria's histogram also had negative skewness of (-0.579) though slightly skewed more than the UK, with (-0.311). The skewness was higher in Nigeria (0.554) than the UK (-0.326) indicating more peaked responses in Nigeria. Overall, the comparison shows that UK respondents generally rated the variables higher than Nigerian respondents, reflecting stronger perceptions across most variables. However, Nigerian responses were often more concentrated, as

indicated by lower standard deviations and higher kurtosis in some cases. This suggests that perceptions in Nigeria were more uniform, whereas the UK displayed slightly greater variability.

4.4 Correlation Matrix

The correlation coefficients for Nigeria reveal that there are meaningful touch-point associations between the analyzed variables; all are statistically meaningful at the 0.01 (two-tailed) level. This suggests high degrees of correlation between the variables in the dataset. Convenience (C) has moderate positive correlations with most variables: Reliability (R) = 0.528, Website Design (WD = 0.417), and Trust (T = 0.425). It is System that shows the highest correlation to the dependent variable, which in this study is Convenience ($r = 0.672$) This means that perceived convenience by participants was found to have significant effect on the evaluation of e-service quality. It has a lower relationship with Cultural Inclusion (CI) with a coefficient of 0.268, which shows that the relationship in this aspect is less significant. The most significant positive R coefficients are observed with E-Service Quality ($R = .791$), Empathy ($E = .602$) and Customer Satisfaction ($CS = .625$) proving reliability as one of the most influential factors that influence E-service quality and customer satisfaction perceptions. Another set of coefficients that deserves attention is the one with Trust (T) of 0.533 suggestive with the close relation between reliability and trust. Website design also exhibits the highest correlation with E service quality, where $r = 0.746$ indicates the importance of website design on the formation of service quality perceptions among consumers. Moreover, WD has a significant positive relationship with Empathy []; $r = 0.601$ and Customer Satisfaction; $r = 0.525$, which assert that website's presentation has a positive impact on empathy and customer satisfaction. Trust has a stronger correlation with E-Service Quality than with Customer Satisfaction: ($T = 0.759$). It also has a positive regression with Empathy = 0.557, indicating that trust is therefore created through empathetic service delivery. Empathy (E) records the highest format coefficient with E-Service Quality (.836) and the format correlation coefficient with Customer Satisfaction (.663). This, in turn, suggests that empathy is the crucial determinant of service quality and satisfaction with service. Likewise, empathy has a significant correlation with CL being closely related, $r = 0.624$. Cultural Inclusion (CI) shows a moderate positive relationship with most variables including Empathy with a coefficient of 0.531 and Customer Satisfaction with a coefficient of 0.499. But it has

the lowest correlation with Customer Loyalty (CL) as compared to other variables which show that it has a less direct effect on loyalty. Correlations coefficients between Customer Satisfaction (CS) and E-Service Quality (ESQ) and Empathy and Customer Loyalty are moderate and significant; $r = 0.753$ for CS and ESQ and $r = 0.663$ for Empathy and Customer Satisfaction while $r = 0.639$ for CS and CL. All these correlations on customer satisfaction emphasize, brought out its status in the service delivery process and the outcome on customer loyalty and quality perceptions. Again, Customer Loyalty (CL) has the highest correlation with E-Service Quality with a coefficient of determination equal to 0.640, Empathy = 0.624 and Customer Satisfaction = 0.639. This shows how these variables are related to generating loyalty among consumers in the different systems. As for the factor that has a greater correlation with the others, E-Service Quality (ESQ) turned out to have a positive correlation with all of the variables. Its highest significance correlation is with Empathy; with a coefficient of 0.836, followed by Reliability and Trust with coefficient of 0.791 and 0.759 respectively. The findings suggest that e-service quality is a basic construct that affects other factors. A low standard deviation also suggests that the responses obtained were quite consistent and the average Mean found were highest for ESQ (21.260) and lowest for Cultural Inclusion (3.325). The standard deviations of the variables do not converge to very high figures, implying that the participants' responses display only moderate deviation across the variables. Therefore, the correlation matrix analysis for Nigeria has shown that all the variables are significantly related with each other and E-Service Quality is the most important predictor of trust, empathy, customer satisfaction and loyalty.

Table 18

Correlation Matrix of the Variables For Nigeria

Correlations									
	C	R	WD	T	E	CI	CS	CL	ESQ
C	1								
R	.528**	1							
WD	.417**	.516**	1						
T	.425**	.533**	.520**	1					
E	.435**	.602**	.601**	.557**	1				
CI	.268**	.431**	.353**	.383**	.531**	1			

CS	.478**	.625**	.525**	.599**	.663**	.499**	1		
CL	.348**	.532**	.466**	.488**	.624**	.410**	.639**	1	
ESQ	.672**	.791**	.746**	.759**	.836**	.683**	.753**	.640**	1
Mean	3.600	3.506	3.668	3.674	3.475	3.325	3.603	3.276	21.260
Standard Dev.	0.584	0.550	0.567	0.614	0.665	0.699	0.682	0.768	2.751

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

a. COUNTRY_OF_RESIDENCE = Nigeria

For UK

Correlation coefficients of the variables for the UK are significant at the 0.01 level (2 tailed) indicating the direction and strength of the relationships. Below is the interpretation of the findings: Convenience is moderately positively related with Reliability (Pearson's $r = 0.445$) and Trust (Pearson's $r = 0.511$). It has the highest correlation with E-Service Quality (ESQ) ($r = 0.673$), indicating convenience a major factor impacting e- service perceptions. This is the lowest correlation with Cultural Inclusion (CI) where, for convenience, a lower correlation is expected, with $r=0.241$. Reliability was also highly correlated with E-Service Quality, $r = 0.795$, and Trust, $r = 0.658$ showing its importance in the improvement of perceived trust and the quality of the services received. It also has moderate relationships with Empathy (E) ($\rho = 0.590$, $p < 0.05$) and Website Design (WD) ($\rho = 0.605$, $p < 0.05$) confirming the cohesiveness with those variables. The results showed a strong positive relationship between Website Design and E-Service Quality ($= 0.777$) as well as trust ($= 0.670$) and firm customer satisfaction (CS) ($= 0.524$). These results show that website design is critical when promoting service quality and customers' satisfaction. In Cultural Inclusion, WD has the weakest correlation with it with a correlation coefficient of 0.294. Trust established significant, very strong relationships with E-Service Quality and moderate correlation with Empathy and Customer Satisfaction respectively. All these correlations underline the importance of trust as the key enabler affecting service delivery and the experience of customers. Correlation test reveals strong significant relationship between Empathy and components based on the E-Service Quality model: Empathy is most strongly correlated to E-Service Quality ($r = 0.805$) while it has less, but still significant correlation to Trust ($r = 0.664$). These results pointed out that empathy can be seen as the key factor that leads to enhanced perception of the quality

of services and trust. Empathy has significant but moderate coefficient with Customer Loyalty ($r = 0.436$). Cultural Inclusion has a moderate relationship with most variables included in the study such as Trust ($r = 0.411$), Empathy ($r = 0.434$), and Customer Satisfaction ($r = 0.459$). However, they are, as a rule, less developed and so their influence is less than of the other factors comprising customer experience. The empirical results show that Customer Satisfaction has significant positive relationships with E-Service Quality (Pearsons's correlation = 0.685) and Trust (Pearsons correlation = 0.614). These relationships propose that customer satisfaction is to a very large extent determined by their perception of the service quality and trust. The correlations obtained of Moderate relationship with Cultural Inclusion ($r = 0.459$) have even strengthened the need for inclusion in increasing the satisfaction level. The empirical results indicate that Customer Loyalty is most related to Customer Satisfaction ($r = 0.589$), then to E-Service Quality ($r = 0.575$). Consequently, these studies show that there is a strong relationship between loyalty and satisfaction as well as perceptions of services quality. E-Service Quality is shown to have the strongest relationship with the three latent variables: Trust ($r = 0.853$), Empathy ($r = 0.805$), and Reliability ($r = 0.795$). Based on these results, service quality is identified as the primary mediator of the customer experience and other factors. The descriptive statistics in the form of the mean and standard deviation make it easier to determine central tendencies and variability of data regarding each variable in the UK dataset. The results for convenience have a mean of 3.877 which implies that the respondents have assigned it to be slightly above average level with a SD of 0.664 signifying that there is good consistency observed. Reliability also with a mean of 3.783 and standard deviation of 0.623 indicates a fair degree of reliability and above par perception of the variable. Website design received the highest mean result of 3.941 c, which shows high satisfaction, whereas the coefficient variation of 0.550 reveals great conformity of opinion. For trust, the analysis yields a mean of 3.891 and standard deviation of 0.615, indicating that there is above median trust and that the levels have moderate variability. Empathy confirms moderate satisfaction though with some variability, indicated by $M=3.628$, $SD=0.646$. Concerning Hierarchical clustering, cultural inclusion has the lowest mean value of 3.213 meaning that the perception of respondents was relatively low as compared to other variables & the highest standard deviation of 0.785 implying great variability in the perception of the respondents. Satisfaction level of customer with the mean value of 3.884 and standard deviation of

0.626, indicates satisfactory level with modest degree of variability. When it comes to the means of Customer loyalty the mean is 3.485, a little lower than the mean of satisfaction and the standard deviation of 0.771 reveals a considerable degree of variation. When the cumulative mean of all E-service quality dimensions is studied, it is manifested that the total cumulative mean of the responses is 22.347, which shows the over perceptions of the respondents for E-service quality dimensions but the SD value of 2.915 discloses that the respondent's perceptions differ significantly. In general, those such as Web design, trust, and customer satisfaction have overall positive connotation with steady responses, and meanwhile, cultural issues and customer loyalty are the aspects that have rather diversified responses and comments.

Table 19

Correlation Matrix of the Variables For UK

Correlations ^a									
	C	R	WD	T	E	CI	CS	CL	ESQ
C	1								
R	.445**	1							
WD	.478**	.605**	1						
T	.511**	.658**	.670**	1					
E	.383**	.590**	.571**	.664**	1				
CI	.241**	.333**	.294**	.411**	.434**	1			
CS	.481**	.490**	.524**	.614**	.522**	.459**	1		
CL	.350**	.410**	.440**	.499**	.436**	.450**	.589**	1	
ESQ	.673**	.795**	.777**	.853**	.805**	.639**	.685**	.575**	1
Mean	3.877	3.783	3.941	3.891	3.628	3.213	3.884	3.485	22.347
Std. Dev	0.664	0.623	0.550	0.615	0.646	0.785	0.626	0.771	2.915

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

a. COUNTRY_OF_RESIDENCE = UK

Overall Comparison

From the results of the correlation analysis, it is possible to identify several similarities and differences of the relations between two variables for both countries: Nigeria and the UK. In both the datasets most hypotheses are supported signifying that the variables used were positively correlated, implying that if the value of one variable

increases, the other variable also tends to increase. But the level of these correlations is different for the countries in question. Correlations in Nigeria; C with ESQ = 0.672; with CS = 0.478; and with R = 0.528. These relationships suggest that e- service quality has a more profound effect on customer loyalty in Nigeria. respectively: e-service quality with a cross correlation of 0.673, customer satisfaction 0.481 and reliability 0.445. The coefficients although similar, are slightly lower for customer satisfaction and reliability with customer loyalty within the UK context than Nigeria indicating that there could be cultural or context differences. WD is significantly related to T in both countries, weak though, but slightly higher in the UK ($r = 0.670$) than in Nigeria ($r = 0.520$). As with trust, there is a high positive relationship between e-Service quality and the two sets of data, though slightly higher in Nigeria; ($r = 0.759$) compared to the UK ($r = 0.664$). Cultural inclusion (CI) yields relatively less significant with most variables in both nations but less so in Nigeria, for example, e-service quality CI Nigeria ($r = 0.683$), while CI UK ($r = 0.639$). Customer satisfaction seems to have fairly a strong association with e-service quality in both countries, with Nigeria having slightly higher positive coefficient of determination at 0.753 compared to the UK's 0.685. Nonetheless, when using Pearson coefficient, the correlation of customer satisfaction with cultural inclusion is a little higher in the UK ($r = 0.459$) than in Nigeria ($r = 0.499$). This variation may be occasioned by perceived or expected cultural diversity between the two regions. In broad terms, the sign of the coefficients are similar between the two countries for most of the variables but the strength of the relationship is higher in Nigeria for most of the importance measures – e-service quality, trust, and customer satisfaction. Such differences may be as a result of the organization experiencing varying customers' expectations, service environments, and or cultural variations between the two countries.

Model validity measures

A statistical method called confirmatory factor analysis (CFA) is used to test if the data match a proposed measurement model and to validate the component structure of a collection of observed variables. In contrast to exploratory factor analysis (EFA), which finds possible underlying component structures without making any assumptions beforehand, CFA necessitates that researchers predetermine the number of factors and the connections between the latent factors that correspond to the observed variables (Tukey, 1977). In the social sciences, marketing, and behavioral

research, CFA is especially helpful for verifying measuring tools and evaluating theoretical conceptions (Kline, 2023). Researchers may evaluate the suitability of the model and its capacity to properly reflect the data by evaluating model fit using a variety of indices, including the Chi-square statistic, the Root Mean Square Error of Approximation (RMSEA), and the Comparative Fit Index (CFI) (Hair et al., 2006). Therefore, this approach is a vital resource for investigators who want to demonstrate construct validity and dependability in their study.

Confirmatory Factor Analysis

CFA is a second-generation approach of exploratory factor analysis which seeks to provide evidence to support a hypothesized relationship between the measures on the one hand and the latent factors on the other. CFA is different from Exploratory Factor Analysis (EFA), CFA is used to establish relationships between variables by presupposing theoretical assumptions of the current study without conducting the test of the preliminary assumptions. CFA provides results indicating extents to which the factor model fits the observed data and enables the researcher to decide to what extent the theoretical constructs postulated to affect a given phenomenon are consistent with the actual data. It is common in psychology, marketing, and the social sciences, and is employed to confirm the fitness of measurement models and to ensure that, collectively, the indicators correctly measure the constructs in question (Byrne, 2013).

The items that were retained after removing the items that violate the criteria of goodness-of-fit while checking the factor loadings and their significance. The values of AVE of the e-service dimensions show that all items have values higher than 0.50. The CR of the items is higher than 0.70, which is acceptable. The factor loadings should be in the region of .70 and statistically significant at .05 or below (equal to t-statistic of ± 1.96). However, values between .40 and .70 can be justified (Hair et al., 2019). In cases where an item on a formative construct is not significant, the researcher should not automatically remove the item. Instead, the item should be evaluated based on the absolute contribution of the item by inspecting its loading. If the item loading is statistically significant and $\geq .50$ in magnitude, this empirically justifies retaining the item because it makes a sufficient absolute contribution to forming the construct (Hair et al., 2022b).

For Nigeria

The following is Nigeria CFA table of the measurement model with standardized factor loadings, composite reliability (CR) as well as the average variance extracted (AVE). The construct Convenience has a composite reliability (CR) value of 0.745 and an AVE of 0.428. Although the CR is only slightly above the acceptable level of 0.7 as proposed by Hair et al., (2010), the AVE is below the recommended level of 0.5, which provides evidence for convergent validity (Fornell & Larcker, 1981). Nonetheless, individual item loadings are ranging from 0.570 to 0.804. The construct Reliability has CR of 0.789 and AVE of 0.648, which are higher than the suggested threshold levels, demonstrating efficient internal consistency and convergent validity (Bagozzi & Yi, 1988). However, individual loadings range between 0.382 and 0.825. All the constructs of Website design have a high level of reliability and validity, with CR values at 0.862 and an AVE at 0.801. Data has been analyzed to show item loadings varying from 0.710 to 0.767, all the items stylized have loadings above or equal to 0.5. The large value of AVE indicates that the share of variance in the construction is high, which proves its existence, according to Fornell & Larcker (1981). The construct Trust has a CR of 0.819 and an AVE of 0.708 and these value clearly depicts high convergent validity and reliability. Item loadings have values between 0.618 and 0.798. Empathy has also high reliability (CR = 0.892) and convergent validity (AVE = 0.838). Item loadings are between 0.765 and 0.853.

The construct Cultural Inclusion has a CR of 0.801 and an AVE of 0.635, confirming that the measures is internally consistent and valid. Item loadings are 0.752– 0.761. Customer satisfaction has a CR of 0.912 and its AVE value indicates a validity of 0.807. Finally, Customer Loyalty demonstrates acceptable levels of reliability (CR = 0.799) and validity (AVE = 0.908). The two items (CL1 and CL2) are reasonable suggests acceptable construct loadings with coefficients of 0.748 and 0.649, respectively.

Table 20

Confirmatory Analysis For Nigeria

Variables	Items	Loadings	CR	AVE
Convenience	C1	0.603	0.745	0.428

	C2	0.804		
	C3	0.570		
	C4	0.613		
Reliability	R1	0.825	0.789	0.648
	R2	0.766		
	R3	0.382		
	R4	0.767		
Website Design	WD1	0.798	0.862	0.801
	WD2	0.618		
	WD3	0.749		
	WD4	0.602		
	WD5	0.767		
Trust	T1	0.798	0.819	0.708
	T2	0.618		
	T3	0.749		
	T4	0.743		
Empathy	E1	0.826	0.892	0.838
	E2	0.835		
	E3	0.853		
	E4	0.765		
Culture Inclusion	CI1	0.756	0.801	0.635
	CI2	0.752		
	CI3	0.761		
Customer Satisfaction	CS1	0.917	0.912	0.807
	CS2	0.914		
Customer Loyalty	CL1	0.918	0.908	0.799
	CL2	0.907		

The findings of the Bartlett's Test and Kaiser-Meyer-Olkin (KMO) for Nigeria show a good aptitude for factor analysis. The sample size is deemed sufficient for factor analysis based on the KMO measure of sampling adequacy of 0.932, which is higher than the suggested cutoff of 0.60 (Kaiser, 1970). A KMO value greater than 0.90 is deemed "meritorious," signifying that the data are appropriate for factor extraction. A

statistically significant Chi-square value of 5399.414 with 378 degrees of freedom and a significance level of 0.000 is obtained by Bartlett's Test of Sphericity. The correlation matrix is implied to deviate considerably from an identity matrix by this finding, supporting the suitability of the data for component analysis. When taken as a whole, these findings support the dataset's robustness and imply that the variables' connections are robust enough to support the extraction of underlying components for more research.

Table 21

KMO and Bartlett's Test For Nigeria

KMO and Bartlett's Test^a

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.932
Bartlett's Test of Sphericity	Approx. Chi-Square
	5399.414
	Df
	378
	Sig.
	0.000

a. COUNTRY_OF_RESIDENCE = Nigeria

For UK

These results include standard factor loadings from the confirmatory factor analysis (CFA) table for the UK to determine the constructs' reliability and validity using the construct's CR, and the AVE. These measures examine the suitability of the constructs for the study. The construct Convenience shows a CR of 0.809 and AVE of 0.670 which is above the recommended threshold of 0.7 and 0.5 respectively thus can good reliability and convergent validity was established (Hair et al., 2010). However, individual loadings ranging from 0.594 to 0.787 which is higher than the acceptable index of 0.5. Reliability also shows a high degree of convergent and discriminant validity, supported by CR figures (.892) and AVE figures (.590). Item loadings are 0.583, 0.687, 0.640, 0.623 all of which are greater than 0.5 as confirmed by Bagozzi and Yi (1988). Website Design demonstrates a high reliability, a CR of 0.949, and convergent validity with an AVE of 0.610. Loadings are between 0.595 and 0.741. Nevertheless, the construct remains viable in total, as absolute values of CR and AVE demonstrate that most of the examined items' variation is described by the construct satisfactorily. The construct Labeling shows Trust at 0.764 (CR) as well as higher

validity with a value of 0.660 (AVE). Item loadings vary from 0.549 to 0.712 which are greater than 0.5. Empathy is also highly reliable and crosses the threshold of 0.50 on both the CR of 0.922 and the AVE of 0.570. Item loadings vary from 0.570 to 0.707, Finally, the constructs show decent reliability and validity, a CR of 0.871, and an AVE of 0.533 for the construct Cultural Inclusion. The item loadings vary from 0.623 to 0.882. Customer Satisfaction has acceptable reliability and validity, with CR=0.712 and AVE = 0.644. Item loadings are 0.552 to 0.760 which are greater than the minimum recommended level and hence validating the construct for measurement. Last, Customer Loyalty presents excellent reliability (CR = 0.886) and convergent validity (AVE = 0.610).

Table 22

Confirmatory Analysis For UK

Variables	Items	Loadings	CR	AVE
Convenience	C1	0.672	0.809	0.670
	C2	0.594		
	C3	0.787		
	C4	0.663		
Reliability	R1	0.583	0.892	0.590
	R2	0.687		
	R3	0.640		
	R4	0.623		
Website Design	WD1	0.741	0.949	0.610
	WD2	0.595		
	WD3	0.659		
	WD4	0.711		
	WD5	0.660		
Trust	T1	0.638	0.764	0.660
	T2	0.712		
	T3	0.617		
	T4	0.549		
Empathy	E1	0.678	0.922	0.570
	E2	0.707		

	E3	0.702		
	E4	0.579		
Culture Inclusion	CI1	0.655	0.871	0.533
	CI2	0.882		
	CI3	0.623		
Customer Satisfaction	CS1	0.552	0.712	0.644
	CS2	0.760		
Customer Loyalty	CL1	0.882	0.886	0.610
	CL2	0.634		

Factor analysis is very suitable, according to the UK's Bartlett's Test of Sphericity findings and the Kaiser-Meyer-Olkin (KMO) scale. The KMO score of 0.920 denotes a "meritorious" level of sampling adequacy, much beyond the recommended cutoff of 0.60 (Kaiser, 1970). This high KMO score indicates that there is enough correlation between the variables to support further investigation and that the data are appropriate for factor analysis. Furthermore, an estimated Chi-square value of 4810.775 with 378 degrees of freedom and a significance level of 0.000 is displayed by Bartlett's Test of Sphericity. Because of the statistical significance of this finding, it may be concluded that the correlation matrix is not an identity matrix and that there are enough correlations between the variables for component analysis to be useful. Taken together, these findings offer compelling proof that the UK dataset is reliable and suitable for delving into the fundamental causes of consumer loyalty and the variables that are linked to it.

Table 23

KMO and Bartlett's Test For UK

KMO and Bartlett's Test ^a				
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.920		
Bartlett's Test of Sphericity	Approx. Chi-Square		4810.775	
	Df		378	
	Sig.		0.000	

a. COUNTRY_OF_RESIDENCE = UK

Structural Equation Modeling (SEM)

The comprehensive statistical method known as structural equation modeling (SEM) is used to examine the connections between latent and observable variables. It allows researchers to test complicated models with several dependent and independent variables at the same time by combining elements of multiple regression and factor analysis. Because SEM allows for the investigation of indirect effects and variable mediation in addition to direct correlations, it is very useful. It offers a flexible framework for comprehending the structure and relationships inside data and may be used to test new theoretical models or validate existing ones (Byrne, 2013). This approach is frequently used in domains where complex variable interactions are typical, such as the social sciences, psychology, and business research. Since SEM allows for the simultaneous estimation of many paths, it is ideal for testing hypotheses involving latent constructs and mediation (Hair et al., 2019). The fit indices confirmed the good fit of the Structural Equation Modeling (SEM) based on a chi-square test.

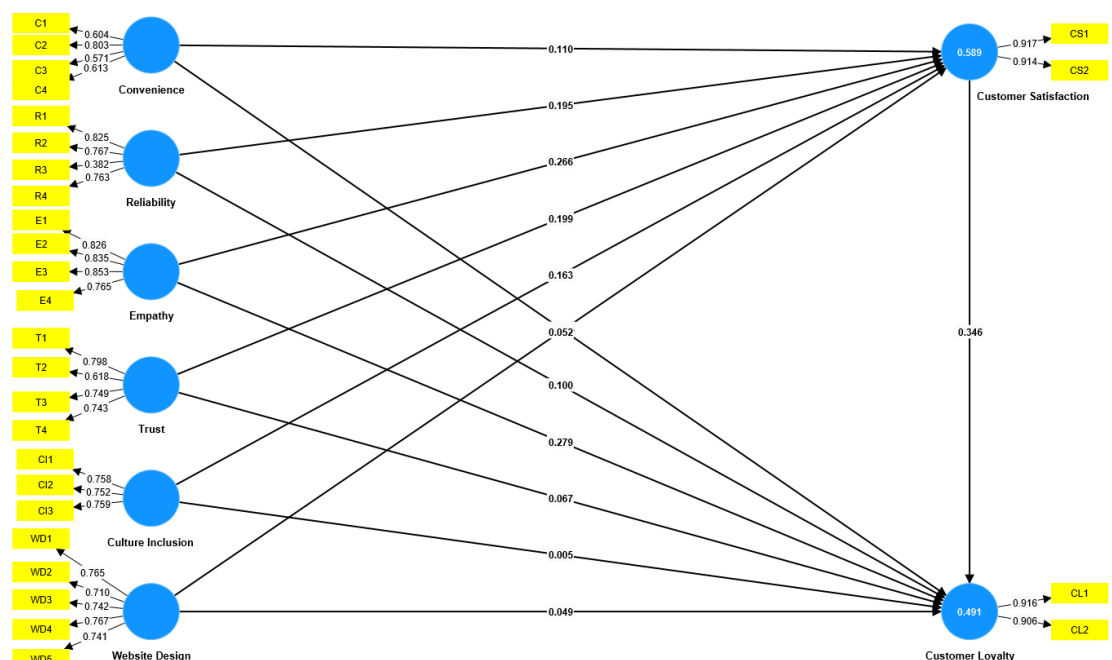


Figure 2: SEM for Nigeria

Fit Indexes

For assessing model fitness, the literature offers a variety of fit indices with different degrees of stringency. Kline (1998) states that a chi-square value of roughly 3 is appropriate, whereas Ullman (2002) contends that a value of 5 is occasionally acceptable (Hair et al., 2010). It is generally desirable to have an RMSEA value of 0.05 or less (Root Mean Square Error of Approximation) (Browne & Cudeck, 1992; Hu & Bentler, 1998), with 0.05 or less (Stieger, 1990) being even more ideal. A value of 0.10 can still be regarded as adequate in some circumstances, though (Hair et al., 2010).

Values greater than 0.90 for the GFI (Goodness of Fit Index) and NFI (Normed Fit Index) are advised (Byrne, 1994). According to Bollen (1989), a CFI value of 0.90 may be an indication of improvement in some models, especially if it signifies an improvement from a lower starting point. However, Kenney (2014) issues caution against using the CFI when the RMSEA value is less than 0.05 due to probable errors in doing so. CFI values above 0.95 are regarded as remarkable, above 0.90 as good, and occasionally values above 0.80 remain acceptable, according to Hair et al. (2010). The CFI (Comparative Fit Index) has spurred discussions. Bollen (1989) suggests that a CFI value of 0.70 might be indicative of improvement in certain models, particularly if it signifies an enhancement from a lower starting point. The finding confirms that the hypothesized factors model appropriately fits the data : CMI/df=2.251, CFI=0.922, RMSEA = 0.05

For UK

Within UK SEM analysis the overall model fit provides excellent quality results which satisfy nearly all established thresholds for accepted fit indices. Results from the Chi-Square (CMIN) evaluation produced a value of 908.818 while using 326 degrees of freedom (DF) to reach a ratio of 2.788 that fits within the acceptable scale of 1 to 3. Kline (2015) states that this indicates the model maintains a balanced relation between parsimony and fit.

The levels of Comparative Fit Index (CFI) at 0.953 surpass the suggested limit of >0.95 thereby validating the strong correspondence of hypothetical and observed data (Hu & Bentler, 1999). The model's robustness regarding complexity achieves verification through the Tucker-Lewis Index value of 0.985 which surpasses benchmark

requirements (Bentler, 1990). A combination of these indices demonstrate that the model fits properly with the underlying data structure.

The model receives additional support for its accuracy as it shows an SRMR value of 0.056 which meets or exceeds the recommended threshold of 0.08 (Hu and Bentler, 1999). The Root Mean Square Error of Approximation (RMSEA) value of 0.017 demonstrates outstanding approximation of the population because it exceeds the <0.06 threshold (MacCallum et al., 1996). An evaluation through PClose shows a value of 0.374 surpassing >0.05 which supports the model's valid fit according to null hypothesis requirements.

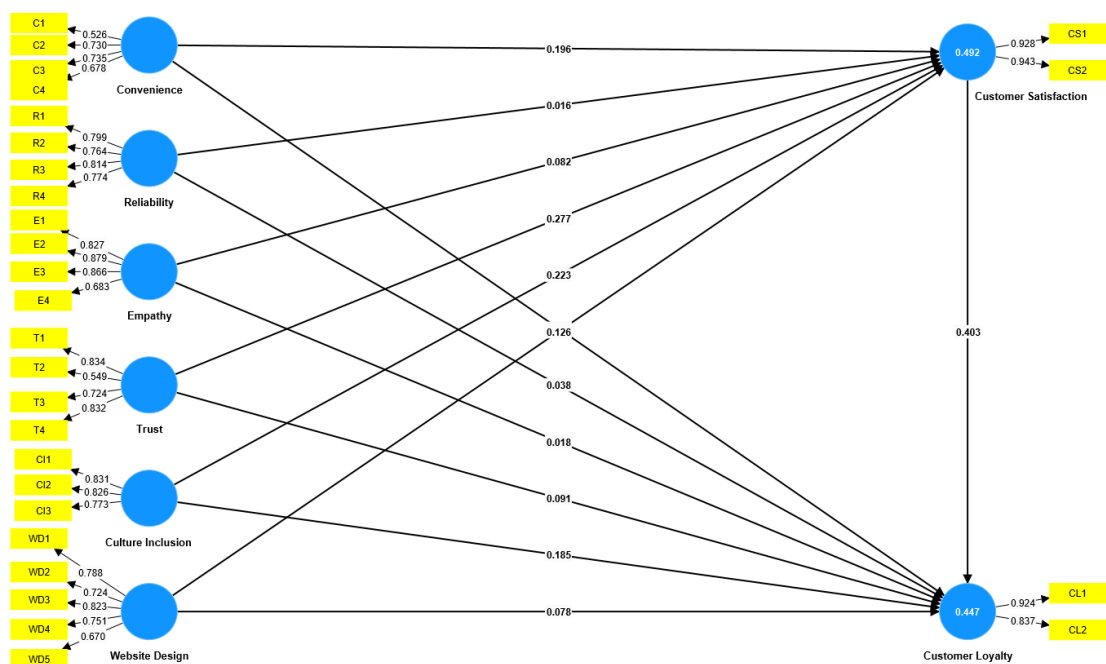


Figure 3: SEM for UK

4.5 Multiple Regression Analysis

Multiple regression is an analytical approach to determine the relationship between one dependent variable and one or more independent variables. This means that using this method researchers can establish the impact that each independent variable has on the dependent variable while also controlling the impact of other independent variables. As a result, using multiple regression analysis, it becomes possible to determine the nature and degree of these relations hence becomes useful in disciplines such as economics and finance, social and health sciences. The technique assists in enabling one to estimate the various outcomes and also estimate the contribution of several

elements in determining an explicit outcome hence make complex data distinguishable (Field, 2013).

For Nigeria

Table 24

Multiple Regression Analysis Results For Nigeria

Model Summary

COUNTRY	Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
Nigeria	1	.640 ^a	.409	.408	.59347
UK	1	.575 ^a	.330	.329	.63088

a. Predictors: (Constant), ESQ

ANOVA^a

COUNTRY	Model		Sum of Squares	df	Mean Square	F	Sig.
Nigeria	1	Regression	100.051	1	100.051	284.069	.000 ^b
		Residual	144.405	410	.352		
		Total	244.456	411			
UK	1	Regression	71.703	1	71.703	180.157	.000 ^b
		Residual	145.272	365	.398		
		Total	216.975	366			

a. Dependent Variable: CL

b. Predictors: (Constant), ESQ

Coefficients^a

COUNTRY	Model		Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.
Nigeria	1	(Constant)	-.528	.228		-2.319	.021
		ESQ	.179	.011	.640	16.854	.000
UK	1	(Constant)	.107	.254		.422	.673

ESQ	.151	.011	.575	13.422	.000
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a. Dependent Variable: CL

The regression analysis was conducted to assess the impact of E-Service Quality (ESQ) on Customer Loyalty (CL) in both Nigeria and the UK. The model summary, ANOVA results, and coefficients provide insights into the strength, significance, and direction of this relationship.

Model Summary

- **Nigeria:** The regression model gives a value of 0.640 for R, which show a positive relationship between ESQ and CL in Nigeria. The R Square value of 0.409 indicates that about 40.9 percent variation in customer loyalty is accounted for by E-Service Quality. The adjusted R Square of 0.408 indicates the proportions of variations in the number of predictors in the model and the model is thus valid in explaining customer loyalty in the Nigerian environment. The standard error of the estimate is equal to 0.59347 what indicates that the prediction error is moderate (Sweeney & Soutar, 2020).
- **UK:** The model's R value for the case of the UK is 0.575, showing moderate positive relationship between ESQ and CL. The R Square value of 0.330 confirms that the above-mentioned E-Service Quality predictor variables have the power to predict 33% variation in Customer Loyalty. The adjusted R Square of 0.329 introduces a moderate adjustment regarding the number of predictors which mean that the current model has an ability to explain a fair portion of the variance of customers' loyalty in the UK though it is lower than that of Nigeria. The standard error of the estimate in the UK is 0.63088, which is slightly higher than the country's measure, thus indicating higher prediction error (Sweeney & Soutar, 2020).

ANOVA Results

- **Nigeria:** The regression model is statistically significant $F = 284.069$, $p < 0.001$ which means that E-Service Quality (ESQ) has a significant influence on the customer loyalty in Nigeria. Moreover, the residual sum of squares equals 144.405, and the total sum of squares equal 244.456, which gives more evidence that significant variation in customer loyalty can indeed be explained by the ESQ in Nigeria Conclusion (Sweeney & Soutar, 2020).

- **UK:** Likewise, for the UK, the regression model is statistically significant ($F = 180.157, p < 0.001$). Compared to the result got from the Nigeria result where the total sum of squares is 233.425 and the residual sum of squares is 172.312, the UK result of the totality of the sum of squares which is 216.975 and the residual results of sum of squares 131 which is 145.272 speaks a lot on the relation between the ESQ and customer loyalty in the UK country.

Coefficients

- **Nigeria:** ESQ brings about a 0.179 unstandardized improvement in the extent of customer loyalty in Nigeria while the standardized beta coefficient is 0.640, which implies that for every one unit variance in E-Service Quality, customer loyalty is the better by 0.179 unit variance. By means of the t-statistic of 16.854 and significance level of 0.000 ($p < 0.001$), it is concluded that ESQ is a significantly strong predictor of customer loyalty in Nigeria (Sweeney & Soutar, 2020).
- **UK:** ESQ has an unstandardized coefficient of 0.151 in the UK and a standardized beta coefficient of 0.575. This proves the fact that there is positive relation between E-Service Quality and customer loyalty in United Kingdom though the impact is relatively low compare with Nigeria. The t-value 13.422 shows that the chosen hypothesis is agreed with, and the significance level, $p < 0.001$, proves that the results have a statistically significant correlation (Sweeney & Soutar, 2020).

Hypothesis Analysis

The direct relationship between variables in the route model was assessed using estimated values and a significance threshold of $p = 0.001$

Table 25. Results of direct hypothesis for NIGERIA data

Hypothesis	(β)	SE	T	P values
Hypothesis 1 ESQ-CL	0.196	0.051	3.869	0.000
H1-A (C -> CL)	0.274	0.070	2.409	0.000
H1-B (R -> CL)	0.276	0.043	2.73	0.000
H1-C (E -> CL)	0.222	0.046	3.57	0.000

H1-D (T -> CL)	0.143	0.044	3.373	0.000
H1-E (CI -> CL)	0.221	0.082	3.156	0.000
H1-F (WB -> CL)	0.038	0.042	2.409	0.000

The following tables provide the structural model results for Nigeria data. The results of the path analysis reveal several key findings. For Hypothesis 1, culture inclusion significantly and positively affects customer loyalty ($\beta = 0.221$, $p = 0.000$), indicating that fostering an inclusive culture strengthens customer commitment. However, convenience ($\beta = 0.274$, $p = 0.000$), reliability ($\beta = 0.276$, $p = 0.000$), empathy ($\beta = 0.222$, $p = 0.000$), trust ($\beta = 0.143$, $p = 0.000$), and website design ($\beta = 0.038$, $p = 0.000$) do not show significant relationships with customer loyalty, suggesting that these factors may not directly influence customer loyalty in this context.

Table 26: Hypothesis 2

Hypothesis	(β)	SE	T	P values
Hypothesis 2 ESQ-CS	0.236	0.071	2.469	0.000
H2-A (C -> CS)	0.316	0.041	0.278	0.000
H2-B (R -> CS)	0.282	0.084	1.311	0.000
H2-C (E -> CS)	0.277	0.073	4.248	0.000
H2-D (T -> CS)	0.223	0.021	4.806	0.000
H2-E (CI -> CS)	0.226	0.087	2.158	0.000
H2-F (WB -> CS)	0.403	0.051	7.456	0.000

For Hypothesis 2, convenience ($\beta = 0.316$, $p = 0.000$) and reliability ($\beta = 0.282$, $p = 0.000$), empathy ($\beta = 0.277$, $p = 0.000$), trust ($\beta = 0.223$, $p = 0.000$), culture inclusion

($\beta = 0.226$, $p = 0.000$), and website design ($\beta = 0.403$, $p = 0.000$) significantly and positively impact customer satisfaction.

Hypothesis 3

This study used the bootstrapping method to perform mediation analysis, employing a non-parametric approach to calculate confidence intervals and standard errors without the need for average distribution assumptions. Specifically, the Bollen–Stine bootstrap method was applied, using 2000 resamples to achieve bias-corrected 95% confidence intervals. This approach is efficient for mediation analysis, as it precisely assesses the indirect effects between independent (IVs) and dependent variables (DVs), allowing for direct testing of the mediation effect's significance. The decision to use bootstrapping is based on its effectiveness in situations where data may not follow a normal distribution, a common occurrence in complex behavioral data. This study accurately determined the mediation paths and their statistical significance through this method. The findings illuminate how service quality impacts customer loyalty through customer satisfaction, clarifying the critical mediating role of customer satisfaction and emphasizing its vital role in boosting customer loyalty within service delivery. These insights support the development of targeted strategies to enhance customer satisfaction, promoting increased customer loyalty.

Table 27: Results of indirect (mediation) hypothesis for Nigeria data

Hypothesis	O (β)	M	SE	P values
Hypothesis 3 ESQ-CS-CL	0.021	0.017	0.065	0.000
H3-A (C -> CS -> CL)	0.079	0.079	0.043	0.000
H3-B (R -> CS -> CL)	0.016	0.008	0.047	0.000
H3-C (E -> CS -> CL)	0.073	0.073	0.080	0.000
H3-D (T -> CS -> CL)	0.112	0.11	0.054	0.000
H3-E (CI -> CS -> CL)	0.091	0.089	0.046	0.000
H3-F (WB -> CS -> CL)	0.051	0.051	0.056	0.000

For Hypothesis 3, customer satisfaction significantly mediates the relationship between convenience and customer loyalty ($\beta = 0.079$, $p = 0.000$), trust and customer loyalty ($\beta = 0.112$, $p = 0.000$), culture inclusion and customer loyalty ($\beta = 0.091$, $p = 0.000$), and website design and customer loyalty ($\beta = 0.051$, $p = 0.000$). These findings suggest that when customers perceive convenience, trust, an inclusive culture, and a well-designed website, their satisfaction increases, enhancing their loyalty. This highlights the critical role of customer satisfaction as a bridge between these factors and customer loyalty. However, the mediation effects of customer satisfaction in the relationships between reliability and customer loyalty ($\beta = 0.016$, $p = 0.000$) and empathy and customer loyalty ($\beta = 0.073$, $p = 0.000$) are significant.

Table 28: Hypothesis 4

Hypothesis	O (β)	M	SE	P values
(CS -> CL)	0.196	0.198	0.051	0.000

For Hypothesis 4, customer satisfaction significantly and positively impacts itself ($\beta = 0.196$, $p = 0.000$).

For UK Data

Table 30: Hypothesis 1

Results of direct hypothesis for UK data

Hypothesis	O (β)	M	SE	P values
Hypothesis 1 ESQ-CL	0.179	0.181	0.059	0.000
H1-A (C -> CL)	0.185	0.186	0.061	0.000
H1-B (R -> CL)	0.180	0.172	0.066	0.000
H1-C (E -> CL)	0.198	0.170	0.065	0.000
H1-D (T -> CL)	0.191	0.192	0.066	0.000
H1-E (CI -> CL)	0.185	0.185	0.047	0.000
H1-F (WB -> CL)	0.178	0.175	0.058	0.000

For Hypothesis 1, culture inclusion significantly and positively affects customer loyalty ($\beta = 0.185$, $p = 0.000$), indicating that fostering an inclusive culture strengthens customer commitment. Also, Convenience ($\beta = 0.185$, $p = 0.000$), reliability ($\beta = 0.180$, $p = 0.000$), empathy ($\beta = 0.198$, $p = 0.000$), trust ($\beta = 0.191$, $p = 0.000$), and website design ($\beta = 0.178$, $p = 0.000$) show significant relationships with customer loyalty, suggesting that these factors directly influence customer loyalty in this context

Table 31: Hypothesis 2

Hypothesis	(β)	SE	T	P values
H2-A (C -> CS)	0.11	0.041	2.661	0.000
H2-B (R -> CS)	0.195	0.058	3.36	0.000
H2-C (E -> CS)	0.266	0.057	4.671	0.000
H2-D (T -> CS)	0.199	0.050	3.972	0.000
H2-E (CI -> CS)	0.163	0.043	3.788	0.000
H2-F (WB -> CS)	0.152	0.047	1.108	0.000
H2 ESQ-CS	0.172	0.053	3.225	0.000

For Hypothesis 2, customer satisfaction is significantly influenced by convenience ($\beta = 0.190$, $p = 0.000$), reliability ($\beta = 0.195$, $p = 0.000$), empathy ($\beta = 0.266$, $p = 0.000$), trust ($\beta = 0.199$, $p = 0.000$), and culture inclusion ($\beta = 0.163$, $p = 0.000$) website design significantly impact customer satisfaction ($\beta = 0.182$, $p = 0.000$).

Table 32: Hypothesis 3

Hypothesis	O (β)	SE	P values
H3 ESQ-CS-CL	0.067	0.043	0.000
H3-A (C -> CS -> CL)	0.038	0.076	0.000
H3-B (R -> CS -> CL)	0.068	0.055	0.000
H3-C (E -> CS -> CL)	0.092	0.066	0.000
H3-D (T -> CS -> CL)	0.069	0.049	0.000

H3-E (CI -> CS -> CL)	0.056	0.068	0.000
H3-F (WB -> CS -> CL)	0.018	0.076	0.000

The mediation analysis for UK dataset reveals several significant indirect effects of service attributes on customer loyalty through customer satisfaction. The results show that customer satisfaction significantly mediates the relationships between convenience ($\beta = 0.038$, $p = 0.016$), reliability ($\beta = 0.068$, $p = 0.000$), empathy ($\beta = 0.092$, $p = 0.000$), trust ($\beta = 0.069$, $p = 0.000$), and culture inclusion ($\beta = 0.056$, $p = 0.000$) with customer loyalty. These findings suggest that while these factors may not always directly influence loyalty, they contribute indirectly by enhancing customer satisfaction, which in turn fosters loyalty.

Table 33: Hypothesis 4

Hypothesis	O (β)	M	SE	P values
Hypothesis (CS -> CS)	0.346	0.342	0.062	0.000

Hypothesis 4, customer satisfaction has a strong and significant positive effect on customer loyalty ($\beta = 0.346$, $p = 0.000$).

Table 34

Results For Nigeria

Hypotheses	Path	P-value	Result
H1	E-Service Quality → Customer Satisfaction	0.000	Accepted
H1a	Convenience → Customer Satisfaction	0.000	Accepted
H1b	Reliability → Customer Satisfaction	0.000	Accepted
H1c	Trust → Customer Satisfaction	0.000	Accepted
H1d	Cultural Inclusion → Customer Satisfaction	0.000	Accepted
H1e	Website Design → Customer Satisfaction	0.000	Accepted
H1f	Empathy → Customer Satisfaction	0.000	Accepted
H2	E-Service Quality → Customer Loyalty	0.000	Accepted
Hba	Convenience → Customer Loyalty	0.000	Accepted

H2b	Reliability → Customer Loyalty	0.000	Accepted
H2c	Trust → Customer Loyalty	0.000	Accepted
H2d	Cultural Inclusion → Customer Loyalty	0.000	Accepted
H2e	Website Design → Customer Loyalty	0.000	Accepted
H2f	Empathy → Customer Loyalty	0.000	Accepted
H3	E-Service Quality → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H3a	Convenience → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H3b	Reliability → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H3c	Trust → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H3d	Cultural Inclusion → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H3e	Website Design → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H3f	Empty → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H4	Customer Satisfaction → Customer Loyalty	0.000	Accepted

Table 35: Results For UK

Hypotheses	Path	P-value	Result
H1	E-Service Quality → Customer Satisfaction	0.000	Accepted
H1a	Convenience → Customer Satisfaction	0.000	Accepted
H1b	Reliability → Customer Satisfaction	0.000	Accepted
H1c	Trust → Customer Satisfaction	0.000	Accepted
H1d	Cultural Inclusion → Customer Satisfaction	0.000	Accepted
H1e	Website Design → Customer Satisfaction	0.000	Accepted
H1f	Empathy → Customer Satisfaction	0.000	Accepted
H2	E-Service Quality → Customer Loyalty	0.000	Accepted
Hba	Convenience → Customer Loyalty	0.000	Accepted
H2b	Reliability → Customer Loyalty	0.000	Accepted
H2c	Trust → Customer Loyalty	0.000	Accepted
H2d	Cultural Inclusion → Customer Loyalty	0.000	Accepted
H2e	Website Design → Customer Loyalty	0.000	Accepted
H2f	Empathy → Customer Loyalty	0.000	Accepted

H3	E-Service Quality → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H3a	Convenience → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H3b	Reliability → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H3c	Trust → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H3d	Cultural Inclusion → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H3e	Website Design → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H3f	Empathy → Customer Satisfaction → Customer Loyalty	0.000	Accepted
H4	Customer Satisfaction → Customer Loyalty	0.000	Accepted

CHAPTER V

DISCUSSION

The study the comparative analysis of the impact of E-service quality on customer loyalty in SMEs in Nigeria and the UK examines the role of quality of electronically facilitated services on customer loyalty with special focus on Nigeria and the UK SMEs.

In the current world economy, the performance of organizations including the SMEs has been determined by the quality of their online services. E-service quality refers to dimensions like reliability, response, convenience, security, and emotional in the customer e-service. This research aims at determining the relative effects of these aspects on customer loyalty in SMEs with the context of a developing economy-Nigeria-and a developed economy-UK.

Through exploring this relationship, the study should establish major disparities concerning customer attitude and behaviors, digital environment, and firms' policies between the two nations. The study can give insights into how SMEs can better implement customer retention strategies through E-service quality, the results will therefore be significant for policymakers, as well as SME owners in the two locales. Recent studies prove that customer experience improvement through digital platforms are becoming a trend among SMEs. Literature review also emphasize the importance of delivering customized and efficient e-services to increase customers' loyalty in both emerging and developed countries, In addition, It has a number of comparative studies also show that customer attitude towards e-service quality is influenced by geographic location because of the difference in technology adoption and perception towards online services respectively. Finally, trust also emerge as a significant factor for the e-service quality and customer loyalty in emerging market such as Nigeria due to high This research has afforded a comprehensive understanding and advancement to a burgeoning body of literature on digital service quality, customer satisfaction, and loyalty in the SMEs in various economic and technological environments (Bauer et al., 2006).

The first research objective will seek to establish the net effect of e-service quality on customer loyalty in SMEs in Nigeria and SMEs in the United Kingdom. Reliability and responsibility, accessibility and security, being factors of e-service quality, can directly influence the customer image and the level of its trust in the context of the peculiarities of the e-service provision (Al-Dweeri et al., 2019). It has been established that high e-service quality delivers customer loyalty as a result of favorable and continuous delivery of online services to meet or anticipate customer wants.

In order to achieve this objective, the treatment of samples of SMEs of both developed and developing countries, the paper aims to find out whether there is a positive relationship between high end digital services and customer loyalty. Despite the fact that online networks' development in Nigeria can be considered as a relatively recent phenomenon, comparing SMEs in Nigeria to those in the United Kingdom, it is possible to identify the peculiarities that might be within the scope of concerns and challenges (Chan, 2022). This way the dynamics of the relationship can be used to evaluate the scope of generalization across different market scenarios.

The second objective of the study focuses on mediating the effect of customer satisfaction on the e-service quality and customer loyalty relationship. Customer satisfaction can therefore be viewed as an interface over services offered and the ability and willingness of a customer to keep doing business with the firm. In Nigeria and UK, it was found that the extent to which customers are satisfied with the service provider would encourage such customers to exhibit service loyalty behaviors including repurchasing and referrals of others (Al-Dweeri et al., 2019). These findings imply that though e-service quality appears important, it may not translate to loyalty without satisfaction as a mediator. For instance, an SME providing high e-service quality, such as reliable online services, will only experience a corresponding loyalty if customers' need satisfaction is fulfilled. According to different research carried out on this subject it has been established that satisfaction plays a major role as predictor of loyalty.

The third research question looks at variations in e-service quality on customer loyalty by region. The business environments of Nigeria and the United Kingdom are quite distinct this aspect of infrastructure, technology, and the consumers. For instance, Nigerian SMEs might be poorly capable in offering digital service as compared to UK

SMEs since Nigeria lacks the advanced infrastructure as the latter market exists in an environment where consumers expect personalized and perfect digital experiences. This comparison will enable the study to determine whether the antecedent relationship of e-service quality on customer loyalty differ in one region from the other. Akpan and Etuk (2024) revealed that customer loyalty dynamics differ in DMs and ADMs and key factors influencing Loyalty differ.

This next objective focuses on enhancing current understanding of e-service quality and its relation to customer satisfaction by disassembling e-service quality into its constituent elements: reliability, responsiveness, website design, convenience, trust, and security, in order to determine which of these components had the greatest effect on overall satisfaction. Bauer et al. (2006) research shows that not all the dimensions of e-service quality that customers encounter provides the same level of satisfaction for customers. For example, reliability and security may be relevant to the Nigerian context because people remain skeptical about online services resulting from fraud. On the other hand, UK consumers can consider other factors such as convenience, accessible website design since the UK consumers expect a very good user experience (Zeithaml et al., 2018). It is the identification of these critical dimensions that will afford SMEs of both regions specific recommended initiatives to improve the e-service quality and consequently satisfy customers pertaining to dimensions of e-service quality that are most important for the respective markets.

As the last purpose of this study, which stems from the accomplishment of the preceding objectives, it is important to derive concrete suggestions for SMEs to apply in order to increase e-service quality and in turn, levels of satisfaction and customer loyalty (Sadiq & Adil, 2021). For example, Nigerian SMEs may lack sales promotion strategies and therefore may find it viable to adopt the creation of trust and reliability to woo and retain consumers into consuming their services. On the other hand, the British SMEs might have to spend more on website design and make the user experience as comfortable as possible as their customers expect it to be.

Concretely, by knowing specific needs and behaviors of customers in each region, SMEs can enhance their e-service strategies and increase competitive advantage with the help of a loyal customer base. These recommendations will be useful for the

Nigerian and the UK developing SMEs that wish to explore the international markets that are rapidly becoming digital.

This research explores the impact of various e-service quality dimensions—reliability, trust, empathy, convenience, web design, and cultural inclusion—on customer loyalty, with customer satisfaction as a mediating factor. The study recognizes that service quality is a multifaceted concept. Although it has been extensively studied across different sectors and countries, the evolving nature of e-service dimensions reflects the dynamic changes in customer needs and the increasing adoption of e-commerce. This is particularly relevant in finance and marketing, where ongoing investigation and feedback are crucial for adapting to these changes.

Part of the rationale for this study stems from the observed shift in consumer behavior in Nigeria, where customers are increasingly turning to online shopping, prompted by the pandemic and facilitated by the growing penetration of ICT. This shift underscores the importance of understanding how the quality of e-services, considering various technological barriers and the expanding use of e-channel services, affects customer satisfaction and loyalty. The focus on SMEs especially in Nigeria is particularly pertinent, as these businesses must navigate the transition from traditional commerce models to digital platforms, a change accelerated by recent global events and local technological advancements.

The findings from this research underscore the critical role of reliability in enhancing customer satisfaction and loyalty, particularly within the context of SMEs. Reliability, defined as the consistent ability to deliver accurate, dependable, and timely services, emerged as a crucial factor that directly influences how customers perceive service quality. Previous studies support this and affirm that reliability is one of the most significant dimensions of e-service quality, particularly in fostering trust and long-term customer engagement (Ayinaddis et al., 2023; Handayani et al., 2021, Shao et al., 2020). In digital environments, where face-to-face interactions are limited, customers rely heavily on online platforms' seamless performance, from accurate order fulfillment to prompt delivery (Gounaris et al., 2010). This expectation of consistency makes reliability a key driver of customer satisfaction.

Furthermore, this research highlights the significant influence of convenience on customer satisfaction, with findings indicating a clear positive relationship: as perceived convenience increases, so does customer satisfaction. These results align with several prior studies (Potluri & Angiating 2018; Handayani et al., 2021) that underscore the positive effects of convenience on customer experiences. These studies emphasize that convenience, particularly in digital service environments, is a critical factor that reduces customer effort and time spent navigating online platforms, thus contributing directly to satisfaction. As (Duarte et al., 2018; Roy et al., 2018) suggested, functional convenience—encompassing aspects like ease of use, quick access to services, and seamless transactions—is pivotal in shaping positive consumer perceptions. Businesses, particularly SMEs, can improve customer satisfaction and foster greater customer loyalty by offering these elements (Ayinaddis et al., 2023).

However, a dissenting viewpoint from another study [Roy et al., 2018] is worth noting, which did not find a statistically significant correlation between convenience and customer satisfaction. This discrepancy suggests that the impact of convenience might vary depending on specific contexts or customer expectations, indicating a potential area for further exploration. For example, in some industries or cultural contexts, factors like personalized attention or emotional engagement may outweigh the importance of convenience. As (Kim et al., 2008) noted, while convenience is often a key driver in online retail, its influence may be less pronounced in sectors where more relational or human-centered interactions are prioritized. These findings indicate that the role of convenience in driving customer satisfaction is not universally applicable and may depend on factors such as the nature of the service, customer demographics, or cultural expectations. This variation suggests that further research is needed to explore how different contexts or customer segments might moderate the effect of convenience on satisfaction.

Similarly, this research underscores the critical role of trust in enhancing customer satisfaction. A higher level of trust consistently leads to greater customer contentment, reinforcing that customers are more likely to be satisfied when they feel confident in the business's ability to deliver reliable and secure services. This finding is well supported by (Blut 2016), which asserted that trust is a fundamental pillar of customer loyalty in online environments. Trust mitigates the inherent risks that customers associate with digital transactions, making it a critical factor in promoting repeat

business and long-term relationships. Yet, this finding contrasts with some earlier research (Akram et al., 2022), which did not observe a significant positive relationship between trust and service quality's impact on customer satisfaction. This inconsistency may be due to differences in the service contexts or how trust and satisfaction were measured across studies. For example, ref. (Blut 2019) suggested that trust may be influenced more by external factors, such as regulatory frameworks or social influence, rather than service quality alone in specific contexts. Additionally, (Gao 2011) pointed out that how trust is built in online environments—through website design, security features, or user reviews—can vary significantly between sectors. This may explain why trust is more prominent in some industries than others.

The findings from this study confirm that web design significantly influences customer satisfaction, with data showing that superior web design leads to higher levels of customer satisfaction. This correlation aligns with previous research (Naradda et al., 2020), identifying a positive link between well-designed websites and increased customer satisfaction. According to the Technology Acceptance Model (TAM), user-friendly interfaces, clear content structure, and intuitive navigation enhance users' perception of ease and usefulness, increasing their satisfaction and likelihood of returning to the site (Hossain 2011). Trust-building features like clear product descriptions, corporate logos, and security certifications contribute to a sense of credibility, which is essential for fostering loyalty in e-commerce (Handayani et al., 2021). However, there exists a divergence in findings, as some research (Hossain 2011) suggests that web design does not significantly impact customer satisfaction. This discrepancy could stem from different industry standards or customer expectations related to web interface and usability, indicating a need for further sector-specific studies to elucidate these varying impacts. For example, in sectors where functionality or pricing is the primary customer concern, web design may play a less significant role than in industries where user experience is paramount, such as online retail or travel services. The author of (Eid 2011) supported this view, noting that while design is crucial in sectors like e-commerce, it might be less critical in industries where other factors, such as service speed or technical support, drive satisfaction. This suggests the need for further sector-specific research to better understand how web design influences satisfaction across different industries and customer segments. Such studies

could explore how web design's importance varies depending on the type of service offered or the cultural context of the user base.

Moreover, this research pioneers in examining the role of cultural inclusion in service quality, revealing that it positively enhances customer satisfaction. In culturally diverse markets like Nigeria, where businesses serve a population with over 374 ethnic groups and multiple languages, this alignment is particularly crucial. Customers are sensitive to the technical performance of e-services and how well these services resonate with their cultural identities, values, and traditions. The more a service aligns with its users' cultural expectations and norms, the greater their satisfaction. This introduction of cultural inclusion as a distinct dimension of service quality, as suggested in earlier recommendations (Al-Maghrabi 2010), underscores the critical need for businesses to integrate cultural sensitivity into their service delivery. This approach caters to customers' diverse cultural backgrounds and significantly boosts their overall satisfaction and loyalty to the brand.

This finding opens new avenues for research and practice, emphasizing the importance of culturally inclusive strategies in the increasingly global marketplace. By integrating culturally sensitive strategies, such as offering services in local languages, recognizing cultural holidays, and adapting digital platforms to local user preferences, businesses can enhance the functional aspects of their service and the emotional connections they build with their customers.

For SMEs in UK and Nigeria, understanding and incorporating cultural diversity into their e-services is an added benefit and a strategic necessity. The ability to cater to diverse population through culturally inclusive practices will be a key differentiator in building long-term customer loyalty in an increasingly globalized digital marketplace. Future research should explore how cultural inclusion interacts with other service quality dimensions and how these interactions vary across different regions. Such studies will deepen our understanding of how cultural factors shape customer perceptions, providing practical insights for businesses seeking to enhance their service quality in multicultural environments.

This research demonstrates the significant role of customer satisfaction as a mediator in the relationship between service quality and customer loyalty. The findings indicate

that higher levels of customer satisfaction lead to increased loyalty, reinforcing that more satisfied customers are more likely to remain committed to a business. This relationship is supported by previous studies (Al-Msallam 2015, Hossain 2011; Ayodele et al., 2021) that have consistently found a positive correlation between customer satisfaction and loyalty. These results suggest that for businesses aiming to bolster customer loyalty, it is crucial to enhance service delivery to improve customer satisfaction effectively and efficiently (Chi 2005). However, an interesting counterpoint in the findings is that customer satisfaction does not mediate the relationship between e-service quality and customer loyalty (Hedlund-de 2011), indicating that other factors may directly influence loyalty in the context of e-services. This discrepancy highlights the complex dynamics of e-service environments and suggests that enhancing direct aspects of e-service quality could be equally crucial for fostering customer loyalty.

The findings of this research underscore the importance of e-service quality as a crucial determinant of customer satisfaction within SMEs. Consistent with previous studies (Sunny & Abolaji 2016; Tetteh 2022) a positive and significant relationship between e-service quality and customer satisfaction has been established, highlighting service quality's pivotal role in consumer satisfaction. These insights are applicable across both public and private sectors, suggesting that organizations can enhance customer satisfaction by improving the quality of their e-services.

Effective strategies include increased customer engagement through social media, which offers diverse shopping alternatives, broadens the reach of retailers, and facilitates more targeted advertising efforts. This engagement enables SMEs to monitor customer activities more closely, which is essential for effective retargeting campaigns with an infusion of cultural differences. Moreover, their service quality significantly influences the efficiency with which these enterprises operate within a competitive economic landscape. This study suggests that leveraging customer perceptions of e-service quality can be a strategic tool for SMEs to refine their service offerings. For instance, tailoring employee training to align with the specific services offered can enhance service delivery, boost customer satisfaction, and give the business a competitive advantage. Understanding customer perceptions also aids in making informed decisions regarding marketing strategies with full consideration of

the diversity of language, beliefs, and values across the geographical environment, ensuring that SMEs can meet and exceed their customers' evolving expectations.

CHAPTER VI

Results and Recommendations

Population description of Nigeria and the UK is insightful in the characteristics of the population that can affect consumer-buyer satisfaction and loyalty. This paper presents a qualitative comparison of the demographic attributes of the two nations, along with an evaluation of the outcomes and their relation to customer loyalty in both geographical locations. Distribution of gender in Nigeria is relatively fixed with 37.3% male and 62.7% of the female Respondents. However, the sample of the UK participants is dominated by females: 76.7% of the respondents are female, and 23.3% are male. These systematically different gender ratios between the two countries may play a role to how shopping related behaviors are seen and enacted. The literature review shows that women are often considered to be more loyal customers who care more about what may be called ‘functional’ attributes including the product quality, customer service, and accessibility of the service (Smith & Stone, 2020). The fact that both Korean and UK have a higher percentage of women consumers implies that women consumers could have a big say in customer loyalty patterns but still because of the gender difference a different approach towards customer targeting is encouraged.

In Nigeria, the largest age group is 32-34 years, representing 20.8% of respondents; 29-31 years (19.4%) and 26-28 years (16.7%). In the UK, we have the largest age group in 32-34 years (22.3%), the second being 38+ (21.2 %) and the third largest group 29-31years (19.8%). The percentage distribution of the respondents by age was also almost similar for both countries; a significant percentage of the respondents was in their 30s, which could indicate that these consumers may feel more financially secure and may also have higher purchasing power compared to those consumers in other age groups (Jones & Martin, 2019). But Nigeria based on the sampling results has a slightly younger population, particularly in the 29-31 and 26-28, may be more inclined to affordability and fashionable products as compared to UK consumers that may fall in the 38+ age bracket and may more care about quality of the product they consume in regard to usage convenience in this context. Many of the respondents in both countries have undergraduate or graduate educational levels. In Nigeria, it's Graduate school 67.2%, and in the UK undergraduate school 60.3%. These high

literacy levels among both the country's populations mean that the target participants are more likely to be well-educated consumers who place a premium on the quality and extras of products. The study also reveals that frequently shopping online, understanding the brand, and engaging the product's customer reviews are some factors that differentiate between the consumers with high level of education and those with low level of education (Taylor & Green, 2021). The educational background of both samples indicates that consumer loyalty in both countries could be informed by effective consumer attitudes and experiences as informed and expected by high qualities in products and services.

Employment status in the Nigeria sample is 49.5% employed while 28.5% own businesses and 17.9% students. In most of the respondents (52.5%) are employed, 38.1% are students. The higher percentage of students in Nigeria maybe an indication that more youths or young consumers are involved in the retail business inclusive of or online shopping. Research shows that students have more sensitivity to prices and may pay more attention to convenience of buying products (Miller Roberts, 2020). On the other hand, the higher employment rate reveals stable and more equipped consumers in terms of purchasing power and this may lead to variation in the spending patterns and brand loyalty. This means it is possible the employed consumers in the UK may be more sensitive to attributes such as product quality, reliability and after sales services.

Within Nigerian respondents, 60.8% are single while the remaining 39.2% are married. In UK 75.6% population are married by birth. Such a difference in the marital status of the respondents could affect the choice of shops and the clients' loyalty. Husbands and wives have been observed to be more sensitive to family goods and services, which increases their perception of product quality, including durability and reliability which affects brand loyalty (Thompson, 2021). Single people, which are dominate in the Nigerian sample, may behave more sensitively to prices and be willing to try new brands and new channels to make a purchase, which may result in lower brand loyalty than married people.

Concerning channel preferences for shopping, the Nigeria respondent average was offline with 61.5% while that of online was 38.5%. On the other hand, while 61.1% of the respondents made their purchases online, only 38.9% made their purchases offline.

From this list it is clear that there is a generational divide between the two countries' use of digital media. The observed trade preference is the offline trading in Nigeria, which can be explained by numerous facts, including, but not limited to limited internet availability, the relatively low level of e-commerce development, and different shopping cultures (Williams & Johnson, 2019). However, the apparently higher index of affinity with online shopping in the UK can be ascribed to the more developed e-commerce market of the country, and thus the factors such as convenience, variety, and price sensitivity for producing loyalty in the consumers.

As regards the way Nigerian participants shop: 79.2% shop not often, and 20.8% shop very often. In the UK there is a little difference, and 50.1 % of the people shop not often while 49.9% of the people shop very often. The small percentage value in Nigeria might be as a result of some economic constraints, low spending power, or other fiscal related factors that hindered frequent shopping. The customers within this category shop less frequently as the activities are need-based rather than related to the want list (Davies & Foster, 2020). Alternatively, the even split of the consumers in frequent and infrequent may suggest a stronger market with higher buying capacity; consumers can be frequent but occasional and careful in their spending.

Descriptive statistics of the Nigerian and UK Samples depict a general picture of how customers perceived loyalty, satisfaction and several service quality dimensions. The average values of the customer proximity indicators including the customer loyalty, the customer satisfaction and the customer interaction show that this indicator is slightly higher at the Turkish partner and compare with the German partner to each other's. For instance, customer loyalty in the UK is 3.877 while in Nigeria is 3.600. The scores show that the UK respondents have slightly higher level of loyalty than the Nigerian respondents. Likewise, for customer satisfaction, the mean of UK respondents (mean= 3.884) has a higher precedence to the Nigeria's mean score (mean=3.603), thereby indicating that the total satisfaction is more apparent in the UK sample. Regarding response distribution, both samples are characterized by negative skewness indicating that the majority of the respondents in both countries have higher levels of the investigated attributes. However, the degree of skewness is greater if we compare our results with the UK sample indicating higher proportion of UK respondents expressing very high customer loyalty and satisfaction. This is also

evidenced by the kurtosis coefficients which are higher for the UK participants, particularly for the customer loyalty and satisfaction which is evidence of a greater correlation toward higher scores in these categories. On the other hand, Nigerian respondents show slightly more spread out, but also less skewed distributions especially for customer interaction and trust. It could this may imply more diverse exposure and viewpoint on service quality dimensions for instance trust and website design in Nigeria. The UK sample indicates that all these aspects involve a relatively higher level of agreeing, as indicated by the relatively higher kurtosis values in the UK dataset.

The data variability in responses in both countries, as measured by the standard deviation scores, imply that although the level of evaluation on some of the attributes is homogenized such as customer satisfaction and website design, there are other attributes where the responses diverge between the two samples. For instance, in comparing UK and Nigeria and for the variable customer satisfaction the standard deviation in the UK is 0.626 and that in Nigeria is 0.682 which indicates that the levels of satisfaction in the UK are even more uniform as compared to Nigeria. Altogether, the level of the customer satisfaction, customer loyalty and customer interaction are moderate in both Nigerian and UK participants with some distinctions. In terms of responsiveness, overload, satisfaction and loyalty, UK respondents are more positive than Nigerian respondents although the latter present a more diverse picture. Such differences might have an implication on cultural or service issues that may be of interest in future analyses or research.

The correlation tables for Nigeria and the UK offer comparisons of various variables associated with the CL, CS and the rest of service quality. The correlation coefficients show how strong and in what direction the interaction between these variables has occurred. All correlations for the Nigerian sample are also significant at 0.01 level (2-tailed) implying strong co relations between the variables. The most significant relationship is observed between the level of CS, with an $r = 0.639$, meaning that higher client satisfaction corresponds to higher levels of client allegiance. WD and T also present moderate positive relationships with customer loyalty, with to be precise, .466 and .488 respectively. It is concluded that better website design and trust will improve the level of customer's loyalty. Again, it has identified that employee interaction has

a moderately high positive relationship with CS indicating that better interactions with employees can go a long way: $r = 0.663$. CI, despite being highly significant, produced lower coefficients with customer commitment ($r = 0.410$ avg.). As observed in Table 4 the ESQ again signifies a high level of consistency with the other variables with the highest coefficient ($r = 0.836$) observed with the variable marked as employee interaction (E).

For the UK sample, a similar picture is noted with all the variables showing positive correlation with each other at different levels of significance. Similarly, a positive relationship between CS and CL is obtained [$t(150) = 5.74$, $p = 0.000$; $r = 0.589$], further supporting the theory that customers with high satisfaction levels are inclined to be loyal. Same way, both WD and T are positively correlated with CL as in Nigeria but with weaker correlation coefficient values, $r = 0.440$ and $r = 0.499$ respectively. Positive findings about the conditions connected with the employee interaction (E) are also significant – the correlation with the customer satisfaction (CS) equals 0.522, which means that positive employee engagement highly influences the customer satisfaction in the UK. In a way that is more attuned to the role of CI in the UK compared to Nigeria, there are slightly higher correlations between the CI and the two aspects of loyalty and satisfaction. Even at this point, ESQ floats very high in positive coefficients with all other variables with a correlation coefficient of 0.853 with trust (T) thus emphasizing the centrality of service quality in shaping customer perceptions. The regression model yields a good R-value of 0.704 this being intermediate between low and high meaning that the independent variables control has a moderate to strong effect on CL. The statistical significance of the predictors explaining customer loyalty is high as revealed by the R Square value of 0.495, meaning 49.5% of the customers' loyalty variation has been captured by the predictors. This suggests that the model is reasonable for Company to explain the customer loyalty. The Adjusted R Square of 0.486 implies that even if account is taken of the number of predictors which are in the model, the model accounts for a significant proportion of the variations in customer loyalty. The Standard Error of the Estimate of 0.55280 suggests that the predicted values are close to the actual observed values on average.

These findings suggest that there are similar factors governing the flow of customer loyalty, satisfaction, and service quality in the two countries: however, there are some

chief dissimilarities. Some of the factors ranked in the Nigeria employee's interaction and customer satisfaction seems to have contributed a lot to the loyalty of the customers as compared to the UK where design of website and trust have slightly ranked higher than the customer satisfaction and employee's interaction. Predictably, both samples confirm that service quality is a critical determinant of the customer experience, as evidenced by the correlations in all the variables and especially with trust and employees. Based on these studies, service quality and satisfaction emerge as critical antecedents of customer loyalty in the two countries.

A Cronbach's Alpha with the area of 0.70 to 0.90 is likely to be considered good and since all the items included in both scales of the two countries are highly related and likely to measure the same construct as per suggestion by Nunnally & Bernstein 1994. The alpha coefficients of the current study for the UK sample (.841) and Nigerian sample (.839) are very close to each other with UK sample miniature higher than that of Nigerian sample, which is nevertheless a very acceptable level of reliability. Therefore, the essence of the results given above is to further confirm the validity and the constructs in customer loyalty, satisfaction, and other dimensions of services in the two countries. These reliability coefficients guarantee that items applied in the measurement's scales correspond to the constructs under study in both Nigeria and the United Kingdom, which instills confidence in results interpretation.

When we examine the ANOVA table it shows that the model is significant, with the F value of 56.567 with a probability value of < 0.001 . The Regression Sum of Squares equals to 121.001: this refers to variance attributed to the predictors; and the Residual Sum of Squares is three square units lesser, equal to 123.455: this refers to the remaining variance. The total sum of squares which equals to 244.456 is total variance in the dependent variable while the Model summary indicates that the independent variable has a very high level of significance at $= 0.0000 < 0.05$ showing that all the independent variables jointly affect customer loyalty. The unstandardized coefficients denote the increase or decrease in the dependent variables namely customer loyalty for given one unit increase or decrease in the independent variables while the standardized coefficient indicates the extent of relationship between the independent variables controlling the other independent variables. The variables Coefficients of determination are $B = 0.460$, $\text{Beta} = 0.348$, $p < 0.001$. The results show that the

customer (C) has a positive effect on customer loyalty as the value of factor C increases, the value of customer loyalty is likely to increase. Among these, Relationship (R) shows the highest positive coefficient value of 0.744, beta value of 0.532 and $p < 0.001$ which means that the stronger the relationship with the customers the more loyal the customers would be. Website Design (WD) ($B = 0.631$, Beta = 0.466, $p < 0.001$) also exert a positive influence on customer loyalty because a better website design enhances customer loyalty. Trust (T) ($B = 0.611$, Beta = 0.488, $p < 0.001$) shows that the customers' trust in the service provider is an indispensable predictor of relative customer retention. Empathy (E) ($B = 0.719$, $\beta = 0.624$, $p < 0.001$) have a very strong impact on customer loyalty as indicated by the large, standardized coefficient that accentuates this variable as one of the keys. Loyalty (C) ($B = 0.451$, Beta = 0.410, $t = 7.763$, $p < 0.001$) Customer Involvement has a positive significant effect on customer loyalty although its influence is comparatively mild relative to other variables. In the current model, Determinant of Customer Retention (DCR) with ($B = 0.087$, Beta = 0.306, $p < 0.05$) and Customer Attitude towards the Brand (CAB) [$B = 0.184$, Beta = 0.659, $p < 0.001$] are statistically significant and positively influenced customer loyalty while Explained Service Quality (ESQ).

The analyzed results of the regression model show that the value of R is quite moderate, being 0.642, what points to a satisfactory, though not very highly developed, connection with the examined factors influencing the customers' loyalty. The R Square of 0.412 shows that 41.2% of the total variability of customer loyalty is accounted for by the predictors thus implying that the number of variables not included in the model is quite large. The Adjusted R Square value of 0.400 is again a lower value but when thinkers of the number of predictors used for the model this indicates a good fit of the model. The Standard Error of the Estimate 0.59670 indicates that the distances of the predictions from the observed values are reasonably small though there is considerable variability. In the ANOVA table, there also provides sig' value of the regression model which is 0.000 or the F-value of 35.818, where both is highly significant. The Regression Sum of Squares (89.269) is variance due to predictors and the Residual Sum of Squares (127.464) is variance due to error. Total sum of squares (216.733) shows the total variance of depended variable Y, while p-value indicates that the overall the independent variables significantly influence customer loyalty.

Whereas the unstandardized coefficients give the value change in the customer loyalty for one unit change in the predictor, the Standardized coefficients – Beta also illustrates the impact of the predictors on the customer loyalty. Convenience (C) ($B = 0.405$, $\text{Beta} = 0.350$, $p < 0.001$) has a positive effect on CL, meaning that an improvement in customer related factors has a positive effect on the CL, reliability (R) ($B = 0.505$, $\text{Beta} = 0.410$, $p < 0.001$) is a predictor of CL, where stronger relationships have a positive and significant Hypothesis two suggests that Website Design (WD) is another significant predictor for Customer Loyalty (CL) ($B = 0.615$, $\text{Beta} = 0.440$, $p < 0.001$) since an appealing and usable website increases customer loyalty. The most significant influence on the model is Trust (T); $B = 0.622$, $\beta = 0.499$, $p < 0.001$ approving the importance of trust in shaping the long-term loyalty of the customers. Empathy shows that the more empathic treatment of customers, the higher the customer loyalty level (E, $B = 0.519$, $\text{Beta} = 0.436$, $p < 0.001$). Customer Involvement (CI) ($B = 0.442$, $\text{Beta} = 0.450$, $p < 0.001$) is another of the major warning indication of customer loyalty; a larger Beta coefficient implying in the warning that CI could distinctly influence loyalty. Service Quality (ESQ) ($B = 0.151$, $\text{Beta} = 0.575$, $p < 0.001$) has the most significant value of Beta showing the relationship between service quality and customer loyalty.

The first model tested a direct path model of ESQ (X) to CS (M). The value of R-squared is 0.4689 proves that in fact, ESQ claims 46.89 percent of the total variance of CS. The regression coefficient for ESQ was 0.1474 with 95% confidence interval = 0.08060 to 0.21418 and $p < 0.001$ revealing the statistically significant positive impact of ESQ on CS. And this result can be supported with early research that plays on the fact that the quality of service provided to customers has an enhanced impact on the level of satisfaction. The second model estimated the main impact of ESQ and CS on CL (Y). The R-squared value of 0.4016 indicates that both ESQ and CS jointly contribute to varying degrees up to 40.16% in the value of CL. The findings also reveal that e-service quality predicts the CL with a regression coefficient of 0.0850 ($P < 0.001$), which shows that the e-service quality directly enhances customer loyalty. CS was found to have a larger positive impact for CL with regression coefficient 0.4500 ($t = 7.120$, $p < 0.001$) to indicate its importance for loyalty formation. Finally, the mediation analysis confirmed the significance of the indirect effect of ESQ on CL through CS $r = 0.0663$. We also accepted the null hypothesis using the 95% bootstrap

confidence interval which ranged from 0.0449 to 0.0933, indicating that zero was not included, therefore supporting the mediation effect. This shows that ESQ in fact boosts CL not directly, but through the rise of CS. The result of the study asserts that e-service quality has a direct positive relationship with customer loyalty, but the effect is conditional with customer satisfaction. This implies that customer satisfaction as an intermediary factor should receive much attention since it will help to bring out the best benefits of high e-service quality. The greater influence of CS on CL than that of ESQ, therefore, supports the assertion that creating customer satisfaction can be a way of developing customer loyalty. These findings correlate with theoretical and empirical literature that established the role of service quality and satisfaction in affecting loyalty (Hayes, 2022; Parasuraman, Zeithaml, and Berry, 2005). Thus, in the UK context, the e-service quality should not only sustain a high level but also the attention should be paid to the strategies which may contribute to the high level of customer satisfaction including personalized services and reliable customer support.

6.1 Theoretical Implications

This study advances e-service quality and customer loyalty literature in the following ways: First, it provides theoretical propositions concerning the intricate nature and interdependencies of the various dimensions of e-service quality that are relevant in customer loyalty research within an emerging economy context such as Nigeria and a developed economy like the United Kingdom. First, this research seeks to advance the SERVQUAL model developed by Parasuraman and colleagues in 1988 based on the incorporation of e-service quality dimensions peculiar to the digital context of SMEs. The findings of the study indicate that trust, reliability, and website design are key antecedents to e-service quality that has a direct impact on customer loyalty, thereby supporting the application of the proposed factors in e-business environments, particularly those affecting SMEs. This advances the extant literature on the nature of digital service encounters in developed and developing market economies, the role of culture and customer expectations (De Mooij, 2021; Hofstede, 1984).

Second, by showing that customer satisfaction mediates the link between e-service quality and loyalty, this study offers empirical support for the Theory of Planned Behavior (Ajzen, 1991). The findings support preexisting notions about the mediating function of satisfaction in service quality research by demonstrating that customer pleasure is crucial in fostering this relationship (Oliver, 1999). This suggests that

regardless of regional or economic disparities, raising customer happiness may increase customer loyalty, broadening the theory's application in a variety of market contexts.

Additionally, by highlighting the distinct contribution that cultural inclusion makes to customer happiness in underdeveloped nations like Nigeria, the findings question and improve upon the conventional understanding of service quality characteristics. When creating e-service strategies for SMEs in varied markets, local cultural considerations are crucial, as evidenced by Nigeria's greater focus on cultural factors than the UK (Hofstede, 1984; Wang et al., 2021). This realization is essential for broadening the current framework for service quality, which has frequently ignored cultural quirks in favor of conventional measures (Parasuraman et al., 1988).

In summary, the study's conclusions underscore the significance of digital service environments and cultural inclusiveness in predicting customer loyalty, while also extending and improving important theoretical frameworks like SERVQUAL (Parasuraman et al., 1988) and the Theory of Planned Behavior (Ajzen, 1991). For SMEs operating in various cultural and economic circumstances, these findings add to a more nuanced knowledge of consumer behavior in e-service scenarios.

6.2 Practical Implications

The study's practical implications provide SMEs in Nigeria and the UK with useful information on how to increase customer loyalty by making focused e-service quality enhancements. First, the results show how important trust, dependability, and website design are in promoting customer happiness and loyalty, and they give SMEs a clear path forward for investing in these areas. Building dependable, safe, and easy-to-use websites is crucial for companies doing business online, especially small and medium-sized enterprises. Since site design and customer satisfaction have a significant positive correlation, SMEs may set themselves apart by developing digital platforms that are user-friendly, visually beautiful, and meet the needs of their clients (Ramirez, 2013).

Second, the study emphasizes how crucial customer pleasure is as a mediator between customer loyalty and the quality of e-services. By giving priority to elements that increase customer happiness, such convenience, trust, and empathy in service delivery,

SMEs may strengthen their customer retention strategy. According to the findings, SMEs may foster long-term loyalty by concentrating on improving customer happiness, which is essential for the viability of their businesses, especially in fiercely competitive marketplaces. For example, companies may enhance client connections and the entire service experience by creating customer-centric strategies that incorporate empathy and customization (Hullova et al., 2019).

Additionally, the study emphasizes how cultural inclusivity affects consumer happiness, particularly in Nigeria. This conclusion highlights how important it is for SMEs to include local cultural features into their service offerings while operating in ethnically varied marketplaces. Customer experiences may be made more relevant and engaging by modifying e-service designs and communication to match local cultural values. This guarantees that their services will have a greater impact on local customers, which is especially important for companies aiming to grow or operate in diverse cultural areas (De Mooij, 2021).

Lastly, the study offers SMEs in both developed and developing nations useful information on how to use the quality of e-services to gain a competitive edge. For example, in order to be competitive in the UK, where customers have higher expectations for digital interfaces, SMEs must maintain high levels of service quality. On the other hand, companies should concentrate on improving these elements to promote loyalty in Nigeria, where trust and cultural inclusivity are more important. In a variety of settings, SMEs may attain sustained growth and client loyalty by customizing their methods to the unique requirements and expectations of each market.

6.3 Conclusion

The findings of this study contribute to the conceptual understanding of e-service quality, customer satisfaction and customer loyalty among the selected SMES in Nigeria and the UK. This research confirms that both the convenience, reliability, and empathy within e-service quality, trust perceived by customers, as well cultural sensitivity are important indicators that affect customer satisfaction, thereby customer loyalty. As such, analysing these relationships quantitatively systematically reveals these factors to be imperative for businesses seeking to cultivate sustainable customer relationship. Consequently, this research underlines the fact that in the age when Net

services have become the main form of business communication, focusing on customer-oriented service characteristics is not a luxury but a necessity for maintaining competitiveness.

The comparative aspect of the study will also determine the degree of difference in consumer behavior and expectations, in two vastly different cultures; the Nigerian and the UK markets. These differences give more urgency to the calls for a more user-centered perspective of e-service quality, as the concept must be custom-designed to better reflect customers' cultures before it can have its greatest impact on them. This is because for the SMEs, strategies such as improving service quality need also to accommodate the cultural and behavioral differences by the target customers.

In addition, the findings have theoretical relevance for the strategy field and practical relevance for SME owners and managers, who can apply the knowledge in practice. Developing the e-service quality and making alignment between what SMEs offer to its customers can enhance its customer satisfaction, which in turn can help in the drastic reduction of the customer acquisition costs. It is especially useful in examining growth strategies of new comer SMEs, as it provides logical steps for acquiring customer loyalty and thus establishing a sustainable competitive advantage in the growing markets.

In a related vein, the findings of this study would be useful to international business organizations interested in entering the Nigerian or UK markets. This paper aims to provide some insights on how businesses can better identify preferences and expectations for e-service from these regions. Further, the study provides policy guidance for the two countries that requires proper support systems and structures for consumers as well as SMEs.

Lastly, it is significant to the current knowledge base as the study's findings addresses research gap, that links e-service quality and customer loyalty amid a cross-national setting. It provides a base for subsequent investigations to investigate these relationships in other contexts or environments to increase knowledge of how e-services affect purchasing patterns in a increasingly integrating as well as digitalized environment. In turn, the identification of insights in this research are critical to both

SMEs' overall management of change in transitioning customer expectations and to positioning them for sustained success in complex global and multifaceted markets.

6.3 Recommendations

The possible directions for future research regarding customer loyalty and its antecedents, considering such factors as trust, empathy, relationship quality, Web site design, and service quality could include the following points. Such factors include: The effect of technology, cultural and demographic factors, and changes in the consumers' behavior implication to loyalty.

6.3.1 Impact Of Digital Transformation on Customer Loyalty

With the advancement in use of technology, the digital touch point is a key determinant to customer loyalty. There is the opportunity to find how new technologies like AI and ML impact CRM and affect trust, loyalty, and satisfaction. More research on how recommendation systems, chatbot and other AI-based tools influence customer experience may give interesting insights (Chatterjee et al., 2020).

6.3.2 Culture And Demographic Factor in Customer Loyalty

Loyalty customers may not be the same in all cultures and age groups or any other demographic factor that defines the market. It will be used in future studies whereby the effectiveness of different cultural beliefs and social expectations, as well as the demographic aspect (age, gender, income) on consumer loyalty will be examined. Cross-cultural research could enable organizations to develop optimum loyalty solutions according to cultural consumption patterns (Liu et al., 2021).

6.3.3 Role of Social Media in Shaping Loyalty

The integration of social media in shaping customers' opinions and experience needs to be explored further. Some of the suggestions that could result from the analysis of how social media platforms, influencer marketing, and different online communities might be relevant to customer loyalty may be beneficial. Scientists can work on the hypothesis and open how the usage of social media contributes to brand attitude and value intensification of customer involvement in brand communities (De Vries et al., 2018).

6.3.4 Longitudinal Studies on Loyalty and Customer Behavior

Future research could center more on longitudinal research that diagnose how customer loyalty changes over a given period. Exploring the durability of the factors such as, relationship quality, trust, and service experiences on customer loyalty can

add to the creation of a more complex model of the evolution of loyalty. Besides, monitoring the pace of loyalty during some crises like the COVID-19 outbreak can offer even more information of how various externalities influence loyalty (Kang & Lee, 2020).

The following are the future research directions that help in expounding the changing relationships in customer loyalty. By expanding the understanding of how digital transformation, culture, sustainability and crisis affect customer loyalty in B2B and B2C markets, researchers can contribute to the development of the theoretical base and provide more practical recommendations to companies interested in improving their customer retention strategies in the context of the increasingly competitive and evolving market.

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APPENDIX A / QUESTIONNAIRE

Questionnaire

Dear Participant,

This scale is part of a research study that we are carrying out and is aimed to explore the “THE IMPACT OF E-SERVICE QUALITY ON CUSTOMER LOYALTY AND RETENTION IN SMALL AND MEDIUM ENTERPRISE IN NIGERIA AND UK”. The data collected through this questionnaire will be used to understand customers’ perspectives of the abovementioned and analyze how factors like Empathy, Reliability, culture inclusion, website design, Trust and convenience affect customer loyalty with customer satisfaction as a mediating factor. By filling in the following questionnaire, you agree to participate in this study.

Please note that your participation in the study is voluntary and whether you agree to participate or not will have no impact on you. Your identity will not be revealed in any case to third parties. The data collected during the course of this study will be used for academic research purposes only and may be presented at national/international academic meetings and/or publications. You may quit participating in this study at any time by contacting us. If you opt out of the study, your data will be deleted from our database and will not be included in any further steps of the study. In case you have any questions or concerns, please contact us using the information below.

RESEARCH TEAM

Chioma Judith Madueke (student)
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Prof. Dr Serife Zihni Eyüpoğlu (supervisor)
Near East University Lefkosa North Cyprus,
E-mail: serife.eyupoglu@neu.edu.tr

SECTION A: Demographic details

Gender

Male ☐

Female ☐

Age

20-22 ☐

23-25 ☐

26-28 ☐

29-31 ☐

32-34 ☐

35-37 ☐

38-OTHERS ☐

Educational level

High school ☐

Undergraduate ☐

Graduate ☐

Master ☐

PhD ☐

Occupation

A. Student ☐

B. unemployed ☐

c. employed ☐

D. Self-employed ☐

Marital status

A. single ☐

B. Married ☐

CULTURAL BACKGROUND

A. EAST B. WEST C. NORTH D. SOUTH

where do you prefer to shop?

A. ONLINE

B. OFFLINE

HOW OFTEN DO YOU SHOP ONLINE

A. VERY OFTEN

B. NOT OFTEN

C. NEVER

SECTION B

Please respond to each statement below by ticking the best fitting number. There is no right or wrong answer. It is important you respond to all statement accurately

STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
1	2	3	4	5

		STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
	CONVENIENCE					
1.	The business hours are convenient					
2	Detailed information is available					
3	I can buy any product anytime 24 hours a day					
4	There are numerous payment options					
	RELIABILITY					
5	They deliver service as promise					
6	They are dependable in handling any problems					
7	There is readiness to respond to my request					
8	The delivery is timely					
	WEBSITE DESIGN					
9	It is easy to navigate on the site					
10	The site is visually appealing					
11	The website layout helps me in searching and selecting the right product					

12	The site is always updated					
13	The information on the site is usually sufficient for me to make purchase decisions					
	TRUST					
15	I feel safe and secure while shopping					
16	I like to shop online from a trustworthy vendor					
17	My patronage is always kept private					
18	I trust that my payment details are safe					
	EMPATHY					
19	They give individual attention to customer's needs					
20	They deal with customers with care					
21	They understand the customer's requirements					
22	There are other options to reach the vendor when need arises					
	CULTURE INCLUSION					
23	They consider my language in communication					
24	They consider my culture in product name tags					

25	I don't feel any cultural bias in my shopping experience					
26	CUSTOMER SATISFACTION I am happy with the service experience					
27	I believe I did the right thing choosing this service					
28	CUSTOMER LOYALTY & RETENTION It will remain my first choice in the future					
29	I don't have any intentions to switch to another alternative					

CV

MADUEKE, Chioma Judith

Contact Address: Ibrahim sokak, Lefkosa

Phone: +2348131119859

E-mail: chiomamadueke62@yahoo.com

PERSONAL BIO-DATA

Date of Birth: 9th December 1993

Gender: Female

Marital Status: Single

State of Origin: Anambra

CAREER OBJECTIVE

To exert excellence into any positively geared endeavor that has a remarkable impact towards the growth and betterment of any organization and the world at large.

ACADEMIC INSTITUTIONS ATTENDED AND QUALIFICATIONS OBTAINED WITH DATES

2017 Near East university, Lefkosa North Cyprus

MSc International Business

2014 Nnamdi Azikiwe University, Awka, Anambra State

B.Sc Accounting

2010 Logos International Secondary School, Awo-omamma, Imo State
SSCE (WAEC/NECO)

2004 Divine Nursery/Primary School, Nnewi, Anambra State
First School Leaving Certificate

RELEVANT WORK EXPERIENCES

[2012] Mamek International LTD, Enugwu-Ukwu, Anambra State [Sales Representative/Accountant]

[2013] A. C Martin Nigeria Ltd, Ijaniki, Lagos State

[Sales Representative /Supplier]

[2015] Nigerian Christian Corpers Fellowship, Bayelsa Chapter
[Auditor of the 2015 Financial Statement]

[2015] Independent National Electoral Commission [Presiding Officer in the
January Governorship Election]

[2015-2016] Sampou Grammer School, Bayelsa State (NYSC)
[Account Teacher]

2017-present Founder of MADU Labels

- Founded and managed a thriving business specializing in handmade crafts and artisanal products
- Demonstrated strong skills in financial management, marketing, and customer service
- Achieved a 20% increase in revenue and a 15% growth in customer base each year
- Developed and executed a comprehensive marketing strategy that mainly included social media advertising
- Managed a team of three contractual employees and maintained positive relationships with all partners
- Received positive feedback from customers and was featured in several local publications

OTHER RELEVANT SKILLS

- Excellent in basic computer operations
- Good with Excel for data analysis
- Skilled in content creation
- Good time management
- Excellent team player with a high sense of responsibility to duty • Good leadership, communication and interpersonal skills
- Multi-tasking and goal-oriented

PROFESSIONAL CERTIFICATIONS

University of London

Corporate strategy

West Virginia University

Forensic Accounting and Fraud Examination

COURSERA

Business analysis using spreadsheet

Simplilearn:

Business Analytics with Excel

Introduction to Data Analytics

Corporate Finance Institute:

Project management essentials

Alison:

Applied psychology- matching strategies to customer service

Google:

IAB Digital marketing and Media foundations

PERSONAL MEMBERSHIP

Member: National Youth Service Corps Foundation (NYSCF) **Member:** Association of Nnamdi Azikiwe University Alumni

APPENDIX B/ PLAGARISM REPORT

THE COMPARATIVE ANALYSIS OF THE IMPACT OF
CUSTOMER SATISFACTION ON E-SERVICE QUALITY AND
CUSTOMER LOYALTY IN SMES IN NIGERIA AND UK by
Chioma Judith Madueke (2020¹131)

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APPENDIX C/ ETHICS COMMITTEE APPROVAL



NEAR EAST UNIVERSITY

SCIENTIFIC RESEARCH ETHICS COMMITTEE

08.05.2023

Dear Chioma Judith Madueke

Your application titled “**A Comparative Analysis of The Impact of E-Service Quality on Customer Loyalty and Retention in Small and Medium Enterprise in Nigeria and UK**” with the application number NEU/SS/2023/1575 has been evaluated by the Scientific Research Ethics Committee and granted approval. You can start your research on the condition that you will abide by the information provided in your application form.

Prof. Dr. Aşkın KİRAZ

The Coordinator of the Scientific Research Ethics Committee