

An Electronic Relationship Marketing Model for Consumer-To-Consumer E-Commerce

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Abstract: The purpose of this study is to determine the e-satisfaction, e-trust, and e-loyalty of the participants, that will be used in proposing an electronic relationship marketing model was proposed based on the results of the study. The study utilized the descriptive-correlational methodologies. A total of 155 Chinese consumers that has experienced a transaction with C2C websites in the Philippines was computed using Slovin's Formula served as the participants of the study. Snowball sampling was utilized. The results revealed that the participants were highly satisfied with the services of the C2C websites. Also, they feel important with all the aspect of e-trust and their level of e-loyalty has a positive rating on the behavioral component. The recency of C2C online transaction ranges from 2 to 4 weeks and approximately, a Chinese consumer bought more than 2 times a year. On the other hand, there is a high level of e-loyalty (near to becoming a very high level) as perceived by the participants. After a regression analysis of the correlated variables, only design and presentation, and accessibility are found out to be the only predictors of e-loyalty in consumer-to-consumer e-commerce.

Keywords: E-satisfaction, e-trust, e-loyalty and relationship marketing model.

I. INTRODUCTION

In the brick-and-mortar era, the main focal point of marketing is attracting potential customers and predominantly underscoring business transactions instead of creating a relationship with them. In the 21st century, marketers need to attract new customers while taking care of the incumbent ones and establishing strong value-laden relationship amongst customers, with respect to the fact that the intensity of the competition is saturated, in order to attract customers for their products and services along with the increase of customer sovereignty in today's competitive world.

Figure 1 depicts the conceptual framework utilized in the study. There are two identified independent variables in this study: e-satisfaction and e-trust. E-satisfaction was measured using e-equal seven dimensions which are as follows: (1) accessibility, (2) navigation, (3) design and presentation, (4) content and purpose, (5) responsiveness, (6) interactivity, customization and personalization, and (7) reputation and security. On the other hand, e-trust was measured using the following factors: (1) security, (2) privacy, (3) guarantees, (4) customer service, (5) familiarity, (6) the website, (7) information, (8) control and (9) price.

Furthermore, the e-loyalty serves as the dependent variable. E-loyalty in this study was measured using two factors which are behavioral components and attitudinal dimensions. Behavioral components was quantified using the following criteria: recency, frequency and monetary value. Lastly, attitudinal dimensions were determined by the strength of the relationship the brand created by the consumers. It exemplified identifying how the consumer tell other people about the process, their recommendations and being an advocate of the brand.

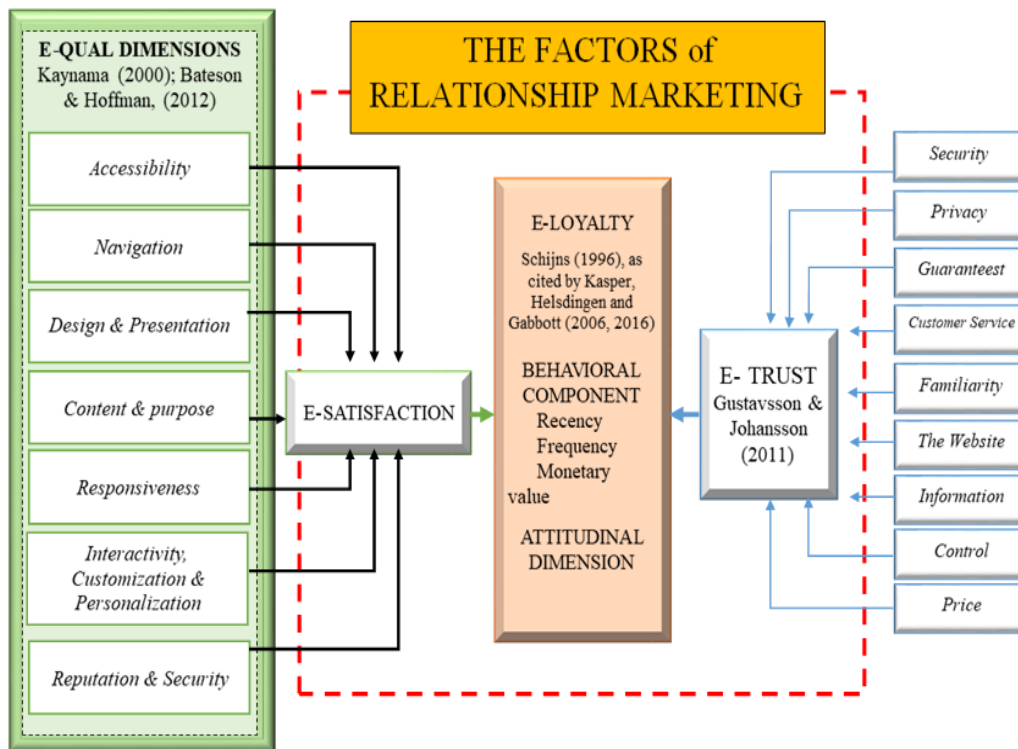


Figure 1: The conceptual framework of the study

The study utilized input-process-output (IPO) framework to present the systematic process that was utilized in this study (Fig. 2). The inputs of the study that are gathered from the participants were based on the following: (1) e-satisfaction on the seven (7) dimensions of E-QUAL; (2) e-trust with nine trust factors; and (3) e-loyalty as per actual loyalty in buying behavior and perceptions/ attitudes of relationship. The throughput or process employed in this study is descriptive-correlational methodologies. Particularly the study employed comparative analysis of the e-satisfaction responses of the participants based on their demographic profile. The primary data are gathered through a self-administered survey questionnaire, structured interviews, and observation. Finally, the output of this study are e-satisfaction, e-trust, and e-loyalty of e-consumers. The above mentioned results were used in proposing an electronic-relationship marketing model for consumer-to-consumer e-commerce websites.

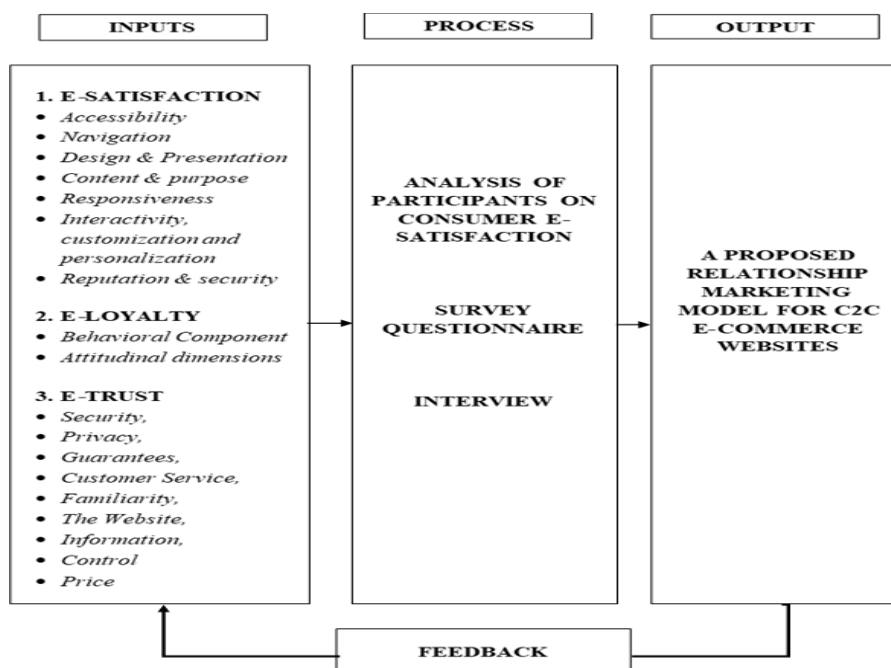


Figure 2: The research paradigm of the study

This study investigated the satisfaction and loyalty of consumers on the consumer-to-consumer electronic commerce websites using E-QUAL dimensions.

Specifically, the study sought to answer the following questions:

1. What is the level of consumer satisfaction of the participants the consumer-to-consumer e-commerce websites in terms of e-qual dimensions?
2. How important are the following factors to the participants to feel trust on online purchasing using consumer-to-consumer websites?
3. What is the level of consumer e-loyalty of the participants in terms of: actual loyalty in buying behavior (behavioral component); and perceptions/ attitudes of relationship (attitude of relationship)?
4. Are there any significant relationship between and within: e-satisfaction and e-loyalty; and e-trust and e-loyalty?
5. What electronic relationship marketing model can be drawn based on the results of the study?

II. METHODOLOGY

In this study, the descriptive method was used to determine the e-satisfaction, e-trust and e-loyalty of the participants. On the other hand, the correlation method was used to determine the association between demographic profiles and e-satisfaction. Furthermore, the association between the e-satisfaction and e-loyalty was verified. The population considered in the study consisted of the Chinese who are in the Philippines for business, travel or whatever reason it may be. The total estimated sample size is 155 participants. To gather the data to these total number of participants, snowball sampling is utilized. Snowball sampling is a sampling procedure which is also known as network sampling or referral sampling, wherein the “word of mouth” approaches is used to gather participants.

III. RESULTS AND DISCUSSION

Level of satisfaction on e-quality dimensions. The consumers were asked to respond to an e-satisfaction survey by expressing their degree of agreement on the electronic service quality that consumer-to-consumer e-commerce websites have performed. Results revealed that the majority of the participants agreed to the e-quality dimensions (with a $\bar{x} = 3.42$ and $sd=.549$) and is interpreted with a high level of e-satisfaction (Table 1). A high level of satisfaction implies that the consumer-to-consumer e-commerce websites in the Philippines provide enough services to other international market, particularly the Chinese market. Among all dimensions, accessibility has the highest mean score of 3.49 and a standard deviation of 0.584. On the other side, the lowest mean score is responsiveness ($\bar{x}=3.345$ and $sd=0.527$).

Table 1: The level of e-satisfaction of the participants on the e-quality dimensions

E-quality dimensions	Mean	Sd	Qualitative equivalent	Interpretation
Accessibility	3.489	0.584	Agree	High Level of E-Satisfaction
Navigation	3.41	0.569	Agree	High Level of E-Satisfaction
Design and Presentation	3.43	0.550	Agree	High Level of E-Satisfaction
Content and Purpose	3.447	0.544	Agree	High Level of E-Satisfaction
Responsiveness	3.345	0.527	Agree	High Level of E-Satisfaction
Interactivity, Customization and Personalization	3.369	0.531	Agree	High Level of E-Satisfaction
Reputation and Security	3.36	0.533	Agree	High Level of E-Satisfaction
Total	3.422	0.549	Agree	High Level of Satisfaction

3.50-4.00 Strongly agree 2.50-3.49 Agree 1.50-2.49 Disagree 1.00-1.49 Strongly disagree

Accessibility. The overall mean score of accessibility was 3.49, which equates to a rating of agree (Table 2). Overall findings showed that accessibility is an aspect highly complied and practiced in the C2C system. Results also tend to signify that accessibility is not a problem in the C2C system.

It is also noticeable that the lowest mean score for this dimension is the statement: the website perform high speed when browsing its pages. This could affect the browsing experience of the consumers as well as their level of e-satisfaction.

Table 2: Summary of mean ratings for accessibility

Items of Evaluation	Mean	Std. Deviation	Qualitative Equivalent
I know the names of the online companies.	3.49	0.715	Agree
It is easy to locate the online business in the appropriate section of the Web directories	3.54	0.549	Strongly Agree
I can visit the consumer-to-consumer websites using different search engines like Google Chrome, Mozilla Firefox and etc.	3.54	0.513	Strongly Agree
The website perform high speed when browsing its pages	3.43	0.559	Agree
I can easily find what I need on this site with few clicks	3.45	0.560	Agree
Overall Mean Score	3.49	0.584	Agree

When the facets of accessibility are further explored, the results show that the highest mean scores were observed in the easy location of the online business in different web directories and easy way to visit the C2C websites using search engines. Both these items garnered an item mean score of 3.54. Interpreting further, the results relate that these are the two strengths of the C2C websites. The participants highly recognize easier access and convenience of visiting websites with the help of popular search engines.

The remaining items all garnered mean scores that also equated to agree. This indicates that accessibility is not a problem encountered by C2C customers and users. The ratings of agree further highlight that accessibility serves as a strength.

Navigation. The area of navigation secured an overall mean score of 3.41, equating to agree (Table 3). This means that the participants are satisfied with the area of navigation. The rating of agree further emphasizes that consumers are highly satisfied with their experiences that pertain to navigation.

Table 3: Summary of mean ratings for navigation

Navigation Statements	Mean	SD	Qualitative Interpretation
It saved you a lot of time in shopping for certain product	3.39	0.57	Agree
The site can be used easily	3.44	0.54	Agree
The start page leads you easily to the information needed	3.44	0.57	Agree
The web site and all of its linked pages work well	3.38	0.56	Agree
I am able to see what content is available on the site and move freely around the site	3.43	0.6	Agree
Total	3.41	0.57	Agree

Among the components of navigation, the highest item mean score was obtained from the item that assesses the easy use of the site and capability of the start page to easily relay information needed. With this, it can be said that ease of access and securing of information are the best features of navigation. All the remaining items secured mean scores that equated to agree. This emphasizes that navigation is an excellent contributor to the customers' level of e-satisfaction. As the results show, the participants left remarkable ratings, making them highly satisfied with Navigation concerns of the C2C sites.

Design and Presentation. This dimension obtained an overall mean score of 3.43, which equates to agree. This relates that the participants are highly satisfied with the design and presentation of websites, based on their experience with C2C systems.

Similarly, all components of design and presentation obtained mean scores that yielded ratings of agree. This strengthens the overall finding that the participants are highly satisfied with the design and presentation component of their C2C experiences.

Table 4: Summary of Mean Ratings for Design and Presentation

Design and Presentation Statements	Mean	SD	Qualitative Interpretation
I was able to adequately evaluate each product alternative	3.46	0.561	Agree
The vendor offered information on many alternative products	3.48	0.539	Agree
The information provided on this site is organized in a good manner	3.38	0.538	Agree
This website uses good color combinations	3.45	0.524	Agree
The items sent by the site are well packed and perfectly sound	3.37	0.583	Agree
Total	3.43	0.550	Agree

Among the different facets of design and presentation, the highest score was found on the amount of information provided by vendors on alternative product and the opportunity experienced by the respondent in adequately evaluating each product. These two options deal with the presence of options for consumers. Results revealed that these are best features offered by C2C systems under design and presentation. The participants highly value that they are given set of alternatives with the corresponding information.

All the remaining items under design and presentation obtained mean scores that equated to agree, which translates high level of satisfaction. The least rated item though dealt with some elements of aesthetics. The usage of good colour combinations garnered the lowest score. Although the rating still translates to agree, this is a point for improvement that C2C websites should consider for future improvement.

Site Content and Purpose. This dimension received an overall mean score of 3.45, which equates to agree. Having a rating of agree meant that the participants are also highly satisfied with the element of Site Content and Purpose. The item mean ratings also translate the same finding. As observed, all items garnered mean scores that equated to agree. This signifies that the participants are highly satisfied with the individual elements of Site Content and Purpose, during their C2C experiences.

Among the four components of site content and purpose, the highest item mean score evolved on the ease of understanding the site's product / service information. With this finding, it can be said that this feature is the best contributor to the participants' satisfaction with site content and purpose.

Table 5: Summary of Mean Ratings for Site Content and Purpose

Site Content and Purpose Statements	Mean	SD	Qualitative Interpretation
The site provides up to date product/service information	3.439	0.571	Agree
The site presents product/service information easy to understand	3.452	0.537	Agree
The site provides sufficient product/service information	3.471	0.514	Agree
The company has the inventory of the listed goods	3.426	0.558	Agree
Overall Mean Score	3.447	0.554	Agree

On the contrary, the lowest rated item dealt with the inventory of all the listed goods. Although the rating for this item still equates to agree, being the least rated signals some opportunities for improvement relative to other items. In online shopping, having an active, update and real time inventory is a must for all sellers.

Responsiveness. The areas of responsiveness obtained an overall mean score of 3.35 or agree (Table 6). This means that the participants are also satisfied with the area of responsiveness in their C2C shopping experiences. Same consistent results were observed in the individual components or the item mean scores. As observed, all items garnered mean scores that equated to agree, which translates to a high level of satisfaction.

The items that garnered the highest mean scores need to be highlighted. The following items, customer service support on returns or requested goods and the ability of the system to deliver the order after confirming the transaction, received the highest item mean scores. Both items deal with the accompanying services of buying and selling online. A critical feature expected among online transaction is its capability to comply with returns and exchanges. Some people are reluctant to engage in online shopping because of the hassles and fear of ending with incorrect items. While there is always a provision for exchange, some buyers are reluctant of the tedious process. However, the results of the survey seem to defeat this common worry among reluctant online shoppers. Findings showed that the participants, who are online shoppers, highly appreciate that this feature offered by the C2C system. This also validates the fact that return of requests goods is not a problem.

Table 6: Summary of Mean Ratings for Responsiveness

Responsiveness Statements	Mean	SD	Qualitative Interpretation
The internet vendor keeps service as promised	3.323	0.509	Agree
The internet vendor keeps promotion as promised	3.387	0.527	Agree
The site system can deliver the order when I confirm the transaction	3.310	0.491	Agree
Customer service was helpful to provide any additional information requested by your side	3.406	0.531	Agree
Customer service responded to your complaints without any delays	3.303	0.527	Agree
Customer service followed up your requests regarding any replacements complaints	3.355	0.567	Agree
Customer service supported the returns request of goods as when needed	3.329	0.536	Agree
Total	3.345	0.527	Agree

The item that garnered the lowest rating was the ability of customer service to provide additional information. Although the rating for this item still pointed to agree, being the least rated calls for some opportunity to improve. One weak point of C2C system is that not all sellers are online 100 percent of the time.

Hence, further inquiries cannot be guaranteed with immediate responses. As a point for improvement, sellers could perhaps devise some techniques to ensure that all queries and need for additional information be improved. Another way to address this is to ensure that product description are comprehensive enough to prevent users from sending further queries.

Interactivity, Customization and Personalization (ICP). This dimension obtained an overall mean score of 3.369 or agree (Table 7). The rating signifies that the participants are highly satisfied with the ICP of the C2C system.

All items also garnered ratings that equated to agree. This proves that in general, the participants are satisfied with the features and individual components of ICP.

Table 7: Interactivity, customization and personalization as perceived by the participants

Interactivity, Customization and Personalization Statements	Mean	SD	Qualitative Interpretation
The Internet vendor offered a large selection of products	3.419	0.545	Agree
The seller clearly promises in the clause to deliver the good in a proper time	3.368	0.522	Agree
The product is delivered by the time promised by the company	3.374	0.512	Agree
You get what you ordered from this site	3.361	0.533	Agree
I am satisfied with the delivery mode of the web site	3.323	0.546	Agree
Total	3.369	0.531	Agree

Among the items of the ICP, the highest item mean score was observed in the participants' satisfaction with the delivery mode of the website. This manifests that the participants' best recognize the C2C system in terms of the delivery mode or options offered by the sellers. More often, sellers opt for reliable couriers to conveniently ensure that the items reach the

customers. While all the features of the C2C system may be outstanding, everything will become useless if products are not delivered and or delivery mode is inconvenient to customers. Likewise, the features of delivery are critical part of the buying and selling process. If this aspect fails, then the C2C system also fails.

The least rated item dealt with the site’s ability to receive items they ordered from the site. While the rating still translates to agree or highly satisfied, being the least rated signifies sources of possible points for improvement. A possible explanation why this item received the lowest rating can be attributed to one of the common and prevalent problems in online shopping. When customers engage in online shopping, customers rely on pictures uploaded from the site. It is possible that pictures differ from the actual appearance of the product. There are instances when some sellers intentionally create a better image of the product in the pictures, causing the customers build higher expectation. This reason can possibly account for the being least rated.

Reputation and Security obtained an overall mean score of 3.446, equating to agree. This again signifies that the participants are highly satisfied with concerns pertaining to reputation and security in the C2C system. As it is, findings also manifest that the participants do not have complaints or major issues with reputation and security. The individual components of Reputation and Security also obtained mean scores that equated to agree. This establishes the finding that participants are also satisfied with all aspects of reputation and security.

Table 8: Summary of mean ratings for reputation and security

Items of Evaluation	Mean	SD	Qualitative Interpretation
I trust that the shopping website can provide appropriate service	3.477	0.526	Agree
The sites keep secret of information about online purchase behavior	3.445	0.524	Agree
This site will not share your personal information with other sites	3.374	0.524	Agree
This site will protect your bank card information and my online payment	3.477	0.562	Agree
The site has an adequate security features	3.458	0.525	Agree
Overall Mean Score	3.36	0.533	Agree

The highest rated item dealt with Customer Service support in cases of returns request of goods as needed. Similarly, another area in the study also posted this component as the best feature of the C2C system. Having this finding, this validates the fact that even provisions for returns and exchanges are practiced and valued by the C2C system. Sellers provide an opportunity and accommodate customers on requests for return of goods. One has to remember that the seller's reputation is very critical in online shopping, particularly in the C2C system. A seller, who causes any form of dissatisfaction to even just one customer, can already serve as a significant factor to damage the reputation and drive away potential customers. This can serve as one reason why sellers accommodate returns for request and this is highlighted as the highest driver of satisfaction in reputation and security.

The least rated item pertained to the additional information provided upon the request of the customer. Similarly, this item appeared at least rated in the previous area of discussion. One of the weaknesses of online shopping, especially in the C2C system where sellers manage their own stores, is the inability to provide 24/7 customer support. The sellers cannot assure buyers that they can send responses 24/7. Given this weakness, though, sellers can provide other means to avoid this problem. One is to continually improve on writing product descriptions. Sellers can monitor over time what are the common queries sent by customers. Frequent queries can later be included as part of the product description.

E-trust factors and its importance as perceived by the participants

Table 9 shows the perception of the participants towards the e-trust factors expresses through level of importance. The majority of the factors have a remark of important in consumer-to-consumer platform. The variable with the highest mean score is “the websites” which is equivalent to 3.21 and a standard deviation of 0.500. This variable includes the how the website looks like and its functionality. This implies that the Graphical User Interface (GUI) needs to be user-friendly and has appropriate design, depending on who are their users.

Table 9: The level of feeling importance of the participants on E-trust factors

<i>E-Trust in terms of:</i>	Mean	Std	Qualitative Equivalent
Security	3.11	0.449	Important
Privacy	3.16	0.438	Important
Guarantees	3.14	0.452	Important
Customer service	3.15	0.520	Important
Familiarity	3.15	0.504	Important
The website	3.21	0.500	Important
Information	3.15	0.556	Important
Control	3.14	0.528	Important
Price	3.15	0.520	Important
Total	3.15	0.50	Important

Security. The overall mean score for Security was 3.11, which equates to a rating of Important. Results revealed that for the participants, concerns about security in online transactions are important. Participants have to feel secure in every online transaction they engage to. Same consistent results were observed in the items of evaluation. As observed, all items received scores that pointed to Important. The highest score was found on the payment method. Relative to other items, it appears that the variety of payment methods prove to be the most important concern (Table 10).

Privacy also obtained an overall mean score that equated to important. This means that the participants also value the importance of ensuring their privacy in every transaction they make in the C2C system (Table 10).

Guarantees meant features that include the terms for returns / refunds and confirmation of purchases. Overall and individual item mean scores posted same ratings of important. This means that the participants value the importance of promoting guaranteed transactions in every experience they have in online shopping (Table 10).

Familiarity. The reliable system, payment method and all the technical aspects of online shopping are expected to be important considerations from the participants. However, aside from the direct processes and aspects involved in online shopping, the participants felt the importance of other factors as well. In particular, the results of the study showed that the participants also consider the familiarity and reputation of the business in online shopping. For the participants, reputation, feedback and even the name of the business is deemed important in online shopping using the C2C system (Table 10).

Customer Service. Given the endless information provided by the internet, the results of the survey showed that having a reliable person to talk or deal with in cases of questions is important for the participants. The results point out that the participants still value the presence of a real person who can accommodate and respond to queries (Table 10).

The website is the space or the platform of all online selling or C2C activities. It is therefore expected that the participants will show a high level of importance to websites. As expected the overall mean for the website was 3.18, equating to important (Table 10).

Information. While the product and the actual selling process experienced were initially perceived as the most important factors in the C2C system, the results of the survey showed that the participants also value key information about the company. The participants also see it as an important factor to know the origins of the company they deal with (Table 10).

Control. In addition, the results also showed that the respondent value and see the importance of using a convenient and easy to navigate features during online shopping (Table 10).

Price. Same as with the results of the previous components, the participants value and see price as an important factor of buying in the C2C system (Table 10).

Table 10: E-Trust Factors and their level of importance perceived by the participants

E-TRUST FACTORS		Mean	SD	Level of Importance
Security				
	Secure and reliable payment systems.	3.07	0.485	Important
	Information about how security solutions works	3.09	0.401	Important
	Possibility to choose payment method	3.17	0.453	Important
	Subtotal	3.11	0.449	Important
Privacy				
	Knowledge about how the personal information that you fill in, when ordering, is handled.	3.18	0.434	Important
	Policy for the handling of personal information, on a visible place on the company's home page.	3.14	0.443	Important
	Subtotal	3.16	0.438	Important
Guarantees				
	Standard terms in connection to the order form	3.13	0.466	Important
	Confirmation of the order and purchase.	3.15	0.438	Important
	Subtotal	3.14	0.452	Important
Customer Service				
	The possibility to ask questions and get help directly, online or by telephone.	3.15	0.520	Important
	Subtotal	3.15	0.520	Important
Familiarity				
	The Business Name	3.07	0.498	Important
	Reputation/Recommendations in media from family and friends	3.24	0.498	Important
	Subtotal	3.15	0.504	Important
The Website				
	Design – how the website looks.	3.21	0.479	Important
	Functionality- user friendly, easy to navigate in the menus, etc.	3.21	0.522	Important
	Subtotal	3.21	0.500	Important
Information				
	Information about the company on the website (for example, who owns the company, number of years in business etc.	3.15	0.556	Important
	Subtotal	3.15	0.556	Important
Control				
	That you are convenient with using the Internet and the technology-feel control	3.14	0.528	Important
	Subtotal	3.14	0.528	Important
Price				
	The price of the product/ service.	3.15	0.520	Important
	Subtotal	3.15	0.520	Important
TOTAL		3.15	0.53	IMPORTANT

E-LOYALTY

The results of the e-satisfaction survey reveals that the majority of the participants have a high level of satisfaction, this means that we can now assume that there is a tendency that they will become loyal because the number criteria to becoming loyal is first the customers should be satisfied. Furthermore, also in the distributed questionnaire includes e-loyalty survey that would determine the actual buying behavior of the participants (in terms of recency, frequency and attitude towards consumer-to-consumer websites) and as well as their perception on the attitudinal dimensions of e-loyalty.

Actual buying behavior of the participants (Recency, Frequency and Attitude). Table 11 shows the behavioural components of the participant's e-loyalty: recency, frequency and their attitude.

Recency. The participants were asked when their recent online transaction was. The results revealed 70 out of 155 participants (45.2%) have been involved in an online transaction, 53 or 34.2% were last year and the most recent, which is within the month is 32 or 20.6 percent.

Frequency. The participants were asked how often do you shop online on C2C websites, results revealed that they shop in C2C websites more than 2 times per year (50.3%), others buys 1 to 2 times a month (27.1).

When the participants were asked to assess about their **attitude on C2C business**, the overall mean score obtained equated to a positive rating (91%), others have no opinion about it (8.4%) and only one has a negative attitude towards it (0.6%). Overall, it can be said that the participants are optimistic and have nothing but positive experiences in online shopping. The participants were also asked if the money they paid exceeds the value they received during the transactions and they all agreed, this is interpreted as a high level of loyalty on the electronic platform.

Table 11: The behavioural component of participants' e-loyalty

E-LOYALTY'S BEHAVIORAL COMPONENT	FREQUENCY	PERCENTAGE
Recency of Online Transaction		
<i>Within this month</i>	32	20.6
<i>Last Month</i>	70	45.2
<i>Last Year</i>	53	34.2
<i>Last Five years ago</i>	0	0.0
Total	155	100.0
Frequency of C2C Transaction		
<i>1-2 times a year</i>	29	18.7
<i>More than 2 times per year</i>	78	50.3
<i>1-2 times per month</i>	42	27.1
<i>More than 2 times per month</i>	6	3.9
Total	155	100.0
Attitude towards the use of C2C websites in buying a product or service		
<i>Positive</i>	141	91.0
<i>Negative</i>	1	0.6
<i>No Opinion</i>	13	8.4
Total	155	100.0

Attitudinal Dimensions

The overall mean score of the buying behavior was 3.49, which equates to Agree. This signifies that the participants' buying behavior, particularly the e-loyalty is highly evident even in instances of online shopping.

Similarly, all components of Buying Behavior obtained mean scores that pointed to Agree. This means that even the component or details of Loyalty or Buying Behavior is evident in the participants' attitude during online shopping.

Among the different facets of Buying Behavior, the highest scores were observed on the following items:

I will complete more transactions on the online shopping experience in the following time and

I will consider the online shopping as your first choice in case of your future transaction

Findings that can be extracted from the highest rated items include the sheer chance that the participants will continuously engage in online shopping. They are not anymore reluctant with online shopping and future transactions are expected from them.

The lowest rated items include

I will recommend online shopping when others asking you for advice and

I will encourage other friends to carry out business transactions for online shopping.

When analyzed, results showed that the referral attitude or system secured the lowest scores. Although the items still obtained ratings of agree, being the least rated relative to other items signify a point of weakness. As such, it can be said that while the participants look forward in online shopping, they are least expected to refer the activity to their friends.

Table 12: Summary of mean ratings for attitudinal dimensions

ATTITUDINAL DIMENSIONS	Mean Score	SD	Qualitative Equivalent	Interpretation
I will tell others positive information about your online shopping experience	3.54	0.549	Strongly Agree	Very high level of E-Loyalty
I will recommend online shopping when others asking you for advice	3.45	0.666	Agree	High Level of Loyalty
I will encourage other friends to carry out business transactions for online shopping	3.45	0.636	Agree	High Level of Loyalty
I will complete more transactions on the online shopping experience in the following time	3.50	0.563	Strongly Agree	Very high level of E-Loyalty
I will consider the online shopping as your first choice in case of your future transaction	3.50	0.574	Strongly Agree	Very high level of E-Loyalty
I money I paid exceeds the value I received during the transaction.	3.51	0.608	Strongly Agree	Very high level of E-Loyalty
OVERALL MEAN Score	3.49	0.600	Agree	High Level of Loyalty

Relationship between E-Satisfaction on Equal Dimensions and E-Loyalty

In order to evaluate the construct validity of the paper, the author tried to ensure that the construct measures the concept that it supposes to measure. To achieve this validity, the Pearson coefficient was examined.

Table 13 shows the relationship of E-Satisfaction, on E-equal Dimensions, and E-Loyalty. It shows that accessibility ($r=.265$), navigation ($r=.195$), and design and presentation ($r=.226$) is positively correlated with E-Loyalty. This infer that when E-satisfaction in terms of accessibility, navigation, and design and presentation befits a higher level, E-loyalty also becomes higher.

Table 13: Correlation of E-Satisfaction and E-Loyalty

E-QUAL DIMENSIONS	E-Loyalty	
	<i>r</i>	<i>p</i>
Accessibility	.265**	.001
Navigation	.195*	.015
Design and Presentation	.226**	.005
Content and Purpose	.156	.053
Responsiveness	-.022	.728
Interactivity, Personalization & Customization	.116	.149
Reputation and Security	-.043	.599

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

Accessibility and E-loyalty. The correlation coefficient of accessibility is equivalent to .265 and a p-value of .001. This implies that accessibility and e-loyalty and have a very high level of probability value.

Navigation, and E-loyalty. Navigation ($r=.195$) is significantly related to e-loyalty. It implies that the website must be easily navigated by the users. Preferences in the form of navigational scheme are expected to vary by culture.

Design and Presentation, and E-loyalty. The correlation coefficient of design and presentation to e-loyalty is equivalent to .265 and a p-value of .001. This implies that consumer satisfaction on how the C2C websites look like, and how products are presented influences their loyalty towards the websites.

Relationship between E-Trust and E-Loyalty

E-trust variables were correlated with e-loyalty using Pearson Correlation. It shows that information ($r=.055$), control ($r=.004$), website ($r=.000$), and all the e-trust variables is negatively correlated to e-loyalty (Table 14).

Table 14: Correlation of E-Trust and E-Loyalty

E-Trust	E-Loyalty	
	<i>r</i>	<i>p</i>
Security	-.133	.099
Privacy	-.105	.192
Guarantees	-.090	.263
Customer Service	-.075	.353
Familiarity	-.014	.858
Web site	.000	.998
Information	.055	.498
Control	.004	.960
Price--	-.067	.410

The proposed model for E-Relationship Marketing Model for C2C E-Commerce

Subsequently, the results of inquiry through statistical methodologies became the basis for a proposed e-relationship marketing model for consumer-to-consumer e-commerce. Figure 4 presents a correlation test conducted to identify the relationship of e-satisfaction and e-trust variables to e-loyalty. Results revealed that there is no significant relationship between e-trust variables. On the other hand, only accessibility, navigation, and design and presentation positively correlated with e-loyalty.

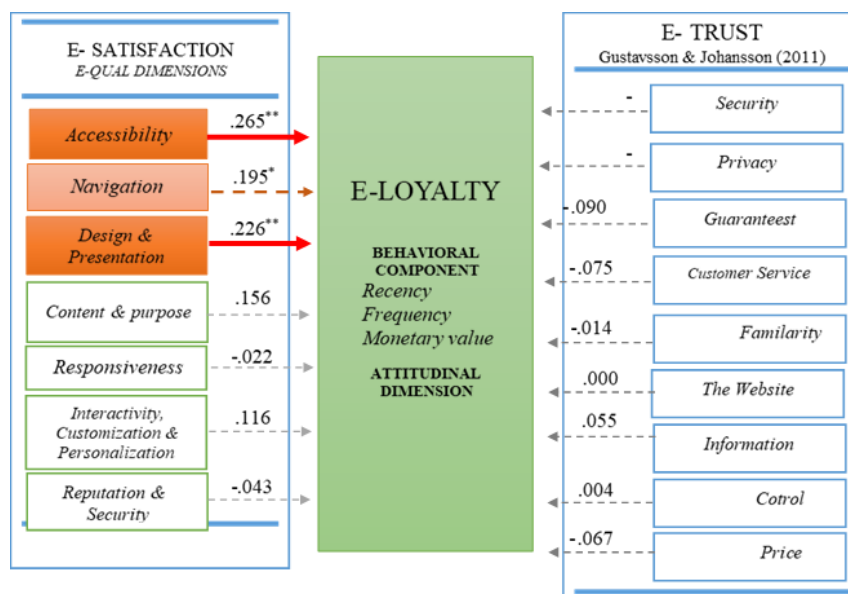


Figure 3: The correlated variables using Pearson correlation test

The correlational test was conducted to identify possible relationship between and within variables, however, the variables of e-satisfaction needs to be considered is able to prove really cause to e-loyalty. With this, a regression analysis was conducted to validate the results of the correlation test.

Predictors of E-Loyalty.

The table 15 shows the predictors of E-Loyalty. It depicted two models of predictors using the stepwise method. This suggests that Accessibility ($F=11.511, \beta= .299, t=3.393$) and the combination of Accessibility, and Design and Presentation ($F=7.936, \beta=.246, t=2.702$) significantly predicts E-Loyalty. Moreover, this implies that the model fits the data. Furthermore, r^2 suggest that 7% of Accessibility is accounted for predicting E-Loyalty. However, model 2, combination of Accessibility and Design and Presentation, showed an r^2 that implies a 9.5% variance in predicting E-Loyalty. This further suggests that Accessibility alone can predict E-loyalty; nonetheless, when Design and Presentation were added to Accessibility, the higher the probability of getting a high level of E-Loyalty among the participants.

Table 15: Predictors of E-Loyalty

Model	Predictor Variables	r	r ²	F	β	t
1	Accessibility	.265	.070	11.511*	.299	3.393*
2	Accessibility Design and Presentation	.307	.095	7.936*	.246	2.702*

* $p < .001$

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

After a series of statistical treatment to the results of the data gathered, test of correlation and regression analysis was also conducted and Figure 4 presents the proposed e-relationship marketing model based on the coefficients of the variables that are computed. The figure emphasized that accessibility and design and presentation are the predictors of e-loyalty. These results contradict to Cyr (2015), in which she has confirmed that trust leading to e-loyalty is more important than satisfaction in China, equally important in Germany, and less important in Canada. On a practical level this signals the importance to Web designers that in countries where uncertainty avoidance is high improving trust is especially important.

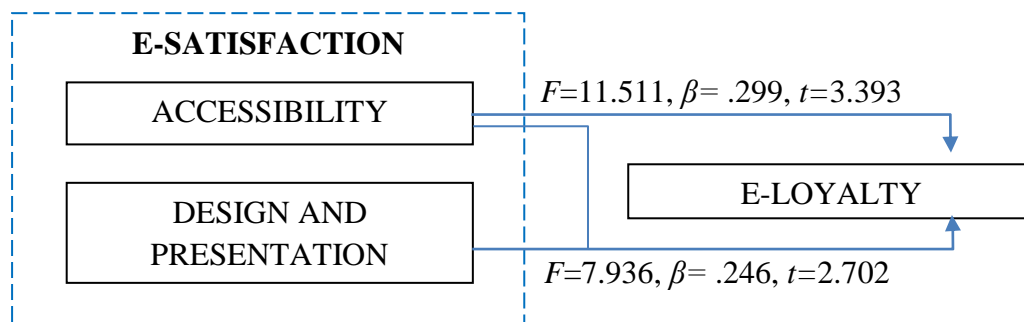


Figure 4: The proposed e-relationship marketing model

IV. CONCLUSIONS

Based on the findings of the study, the following conclusions are drawn:

1. The majority of the participants demonstrated high level of e-satisfaction in the different areas of concerns of the C2C system. A high level of satisfaction implies that the consumer-to-consumer e-commerce websites in the Philippines provide enough services to other international market, particularly the Chinese market. Among the seven e-quality dimensions, accessibility are the most appreciated and agreed. Though all of the dimensions are interpreted with high level of e-satisfaction, responsiveness is the least satisfactory dimension. Since the participants were Chinese, and they transact majority of Filipinos, being responsive to query, complaints and confirmation are vital and must be established. As well, whatever promise given in the C2C Platform, it should be delivered, kept or performed during the transactions.

2. The level of importance of the e-trust factors as perceived by the participants revealed all of the factors are important to consumer-to-consumer websites. The most important to the participants is the design and functionality of the websites and the least is the security and reliability of the payments, security solution and possibility of choosing a payment method.
3. On one hand, the participants' level of e-loyalty has a positive rating on the behavioral component. The recency of C2C online transaction ranges from 2 to 4 weeks and approximately, a Chinese consumer bought more than 2 times a year. On the other hand, there is a high level of e-loyalty (near to becoming a very high level) as perceived by the participants. This implies that C2C will eventually grow as the era of e-commerce is still evolving.
4. Only design and presentation, navigation and accessibility are found out to be positively correlated to e-loyalty. Also, no e-trust variables are correlated with e-loyalty.
5. After a regression analysis of the correlated variables, only design and presentation, and accessibility are found out to be the only predictors of e-loyalty in consumer-to-consumer e-commerce.

V. RECOMMENDATIONS

1. The customers have a high level of e-satisfaction but have the least satisfaction on the responsiveness of the C2C websites. These C2C websites may create and implement a Customer Relationship Management (CRM) System to automate not just the handling of the sales, but become more responsive. Through this they can provide more information, answer the query, complaints or also take suggestions. By this they could yield more income and the customers will be very satisfied.
2. Since security in terms of payment method and release of information is least perceived in terms of importance, the C2C website must provide enough protection when it comes to electronic fund transfer and the confidentiality of the information that will be provided to them.
3. Since the participants are not really into C2C platform, guerrilla marketing strategies should be employed by the marketing management of the C2C websites.
4. The correlational of e-satisfaction to e-loyalty and e-trust shows a significant relationship yet it is described with weak points. The C2C website administrator can use the proposed e-relationship marketing model to strengthen the relationship to consumer-vendor and the end users. This will create a value laden relationship to the stakeholders of the company, whether internal or external.
5. The proposed model for e-relationship marketing model can be considered by the administrators of C2C websites in the country. Also, other researchers are free to further validate and also include other factors towards getting the loyalty of the consumers.

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