# CUSTOMERS' LOYALTY MODEL IN THE DESIGN OF E-COMMERCE RECOMMENDER SYSTEMS

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## **DEDICATION**

To my beloved husband To my mother To Nour To Ali Thanks for being there for me

### ACKNOWLEDGEMENT

First and foremost, I would like to thank Allah for answering my prayers, I couldn't finish this work without the strength Allah gave me.

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### ABSTRACT

Recommender systems have been adopted in most modern online platforms to guide users in finding more suitable items that match their interests. Previous studies showed that recommender systems impact the buying behavior of e-commerce customers. However, service providers are more concerned about the continuing behavior of their customers, specifically customers' loyalty, which is an important factor to increase service providers' share of wallet. Therefore, this study aimed to investigate the customers' loyalty factors in online shopping towards e-commerce recommender systems. To address the research objectives, a new research model was proposed based on the Cognition-Affect-Behavior model. To validate the research model, a quantitative methodology was utilized to gather the relevant data. Using a survey method, a total of 310 responses were gathered to examine the impacts of the identified factors on customers' loyalty towards Amazon's recommender system. Data was analysed using Partial Least Square Structural Equation Modelling. The results of the analysis indicated that Usability ( $\beta$ =0.467, t=5.139, p<0.001), Service Interaction  $(\beta=0.304, t=4.42, p<0.001)$ , Website Quality ( $\beta=0.625, t=15.304, p<0.001$ ), Accuracy  $(\beta=0.397, t=6.144, p<0.001)$ , Novelty ( $\beta=0.289, t=4.406, p<0.001$ ), Diversity ( $\beta=0.142, p<0.001$ ) t=2.503, p<0.001), Recommendation Quality ( $\beta$ =0.423, t=7.719, p<0.001), Explanation  $(\beta=0.629, t=15.408, p<0.001)$ , Transparency  $(\beta=0.279, t=5.859, p<0.001)$ , Satisfaction  $(\beta=0.152, t=3.045, p<0.001)$  and Trust  $(\beta=0.706, t=14.14, p<0.001)$  have significant impacts on customers' loyalty towards the recommender systems in online shopping. Information quality, however, did not affect the quality of the website that hosted the recommender system. The findings demonstrated that accuracy-oriented measures were insufficient in understanding customer behavior, and other quality factors, such as diversity, novelty, and transparency could improve customers' loyalty towards recommender systems. The outcomes of the study indicated the significant impact of the website quality on customers' loyalty. The developed model would be practical in helping the service providers in understanding the impacts of the identified factors in the proposed customers' loyalty model. The outcomes of the study could also be used in the design of recommender systems and the deployed algorithm.

#### ABSTRAK

Sistem cadangan telah digunakan dikebanyakan pelantar dalam talian moden untuk membimbing pengguna mencari item yang lebih sesuai dengan minat mereka. Kajian terdahulu menunjukkan bahawa sistem cadangan mempengaruhi tingkah laku pembelian pelanggan e-dagang. Walau bagaimanapun, penyedia perkhidmatan lebih prihatin terhadap tingkah laku berterusan pelanggan mereka, khususnya kesetiaan pelanggan, yang merupakan faktor penting untuk meningkatkan dompet penyedia perkhidmatan. Oleh itu, kajian ini bertujuan untuk mengkaji faktor kesetiaan pelanggan semasa membeli-belah dalam talian terhadap sistem cadangan e-dagang. Untuk mencapai objektif kajian, model penyelidikan baharu dicadangkan berdasarkan model Kognitif- Kesan-Tingkah Laku. Untuk mengesahkan model kajian, metodologi kuantitatif digunakan untuk pengumpulan data. Dengan menggunakan kaedah tinjauan, sebanyak 310 maklum balas dikumpulkan bagi meneliti kesan faktor-faktor kesetiaan pelanggan yang dikenal pasti terhadap sistem cadangan Amazon. Data dianalisis dengan menggunakan Pemodelan Persamaan Struktur Kuasa dua Terkecil Separa (PLS-SEM). Hasil analisis menunjukkan bahawa Kebolehgunaan ( $\beta = 0.467$ , t = 5.139, p <0.001), Interaksi Perkhidmatan ( $\beta$  = 0.304, t = 4.42, p <0.001), Kualiti Laman Web ( $\beta = 0.625$ , t = 15.304, p < 0.001), Ketepatan ( $\beta = 0.397$ , t = 6.144, p <0.001), Kebaharuan ( $\beta$  = 0.289, t = 4.406, p < 0.001), Kepelbagaian ( $\beta$  = 0.142, t = 2.503, p <0.001), Cadangan Kualiti ( $\beta$  = 0.423, t = 7.719, p <0.001), Penjelasan ( $\beta$  = 0.629, t = 15.408, p < 0.001), Ketelusan ( $\beta$  = 0.279, t = 5.859, p < 0.001), Kepuasan ( $\beta$ = 0.152 , t = 3.045, p < 0.001) dan Kepercayaan ( $\beta$  = 0.706, t = 14.14, p < 0.001) mempunyai kesan kesetiaan pelanggan yang signifikan terhadap sistem cadangan dalam membeli-belah dalam talian. Walau bagaimanapun, Kualiti Maklumat tidak mempengaruhi kualiti laman web yang menjadi hos sistem cadangan. Hasil kajian menunjukkan bahawa pengukuran berorientasi ketepatan tidak mencukupi dalam memahami tingkah laku pelanggan, dan faktor kualiti lain seperti kepelbagaian, kebaharuan, dan ketelusan dapat meningkatkan kesetiaan pelanggan terhadap sistem cadangan. Hasil kajian menunjukkan kesan ketara kualiti laman web terhadap kesetiaan pelanggan. Model yang dibangunkan dapat memberikan implikasi praktikal untuk membantu penyedia perkhidmatan dalam memahami kesan faktor yang dikenal pasti dalam model kesetiaan pelanggan yang dicadangkan. Hasil kajian juga boleh digunakan dalam mereka bentuk sistem cadangan dan algoritma yang digunakan.

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## LIST OF ABBREVIATIONS

AVE	-	Average Variance Extracted
B2B	-	Business to Business
B2G	-	Business to Government
C2C	-	Customer to Customer
CA	-	Cronbach's Alpha
C-A-B	-	Cognition-Affect-Behavior
CF	-	Collaborative Filtering
CR	-	Composite Reliability
CS	-	Computer Science
DTPB	-	Decomposed Theory of Planned Behavior
IDT	-	Innovation Diffusion Theory
IDT	-	Innovation Diffusion Theory
IS	-	Information System
IT	-	Information Technology
MM	-	Motivational Model
MPCU	-	Model of Personal Computer Utilization
PLS	-	Partial Least Squares
R2	-	Coefficient of Determination
RA	-	Recommender System
SCT	-	Social Cognitive Theory
SEM	-	Structural Equation Modelling
TAM	-	Technology Acceptance Model
TPB	-	Theory of Planned Behaviour

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#### **CHAPTER 1**

## **INTRODUCTION**

### 1.1 Introduction

The emergence of Web 2.0 and online facilities has brought different classes of products from e-markets to consumers from around the world into the business community, whereby people can monitor products, review value, and take advantage of several online discounts and deals (Lin and Lu, 2010). Recently, the growth of electronic financial gains has obtained more traditional retailers' profits, as consumers are trying to find new stores beyond their local areas (Gessner and Snodgrass, 2015). Consequentially, new business protocols have been presented in international business (Ahn et al., 2004). The emergence of electronic portals enabled the enhancement of previous trading schemes (Schafer et al., 2001). Online trading portals allow individuals to make payments via wireless networks or through online settings, thus reducing the need to go to traditional stores physically. The huge development of online stores has raised the interest in theoretically and practically investigating successful online market constructs to improve these systems' financial gains.

However, consumers' disappointment by the large amount of information that they have to inspect to complete a purchase is linked directly to the progress of online marketing. Many competitive online portals strive to earn new users, which might cause an information overload challenge. An information overload issue appears when an individual confronts an excessive volume of data that surpasses his/her restricted capacity to handle the information. This will result in further intellectual difficulties for the consumer to make decisions on products that were reviewed. As it is, the consumer needs to allocate a considerable amount of time to examine items and their values before the purchase decision is taken.

As a significant element of advanced online stores, recommender systems work as an intelligent tool to aid users in their decision-making process, by presenting appropriate product suggestions tailored to their preferences (Yang et al., 2015). Several types of research have outlined that incorporating recommender systems into online stores can influence the quality of decisions and improve consumers' certainty about their selections, with lower degrees of search difficulty and reduced search time (Aljukhadar et al., 2010; Herlocker et al., 2004; Pu et al., 2011; Zhao et al., 2014). Recommender systems act effectively to direct consumers to browse more products in catalogs that meet their needs, based on their actual actions or their desires, which are stored in their profiles. Recommender systems present advantages to both service suppliers and consumers (Pu et al., 2011). For individuals, a recommender system can enhance the search performance and aid to locate favorable items, whereas service suppliers get benefits from rising the individuals' level of satisfaction, willingness to repeat the purchase, and commitment (Nilashi et al., 2016; Pu et al., 2011; Yoon et al., 2013). It is vital to identify the factors that can promote customers' acceptance of recommender systems and assess their impacts on the produced suggestions by the recommender systems.

Previous research findings have outlined how to enhance the recommender systems' efficiency through utilizing the design of algorithms and mechanisms to present the suggestions and improve the level of accuracy of the suggested items (da Silva et al., 2016; Zhang et al., 2016b). Although accuracy measures can improve individuals' sense of the quality features of the suggested products, the algorithm's precision level can only relatively reflect the user experience and appropriateness of the item when using recommender systems (Knijnenburg et al., 2012). There is a demand to revise all variables impacting individuals' intention to adopt recommender systems through subjective indicators (Nilashi et al., 2016). It is found that various theoretical grounds, concerning physiological and sociological variables, can influence the acceptance of a certain innovation (Venkatesh et al., 2012; Wu, 2012). A significant relationship has been indicated between individuals' attitudes and actions concerning the purchase process to gain advantages from electronic services in online stores (Bakar and Bidin, 2014; Sin et al., 2012; Tarhini et al., 2015). Consumer intention is an important measure that can indicate true future actions and

measure actual behavior. The purchase intention identifies a customer's true plan to buy a certain product or ask for a specific service (Eshaghi et al., 2016). It presents a measure of the individual's adoption of electronic portals (Mansouri et al., 2012). In this respect, the awareness of true consumer action can be established by reviewing the variables that can enhance the individual's intention (Eid, 2011). In fact, business managers are more concerned about individuals' long-lasting actions (such as purchase behavior and repurchase behavior). These behaviors can be represented by many purchases and more gains for online trading sites. Some empirical investigations have highlighted the impact of utilizing recommender systems on users' actual intentions (Jannach et al., 2017; Nilashi et al., 2016). Still, service suppliers are more interested in the deep-rooted improvement of the user experience with online portals, which can be indicated by the user's sense of trust and satisfaction (Pu et al., 2012).

The shift between various online portals to browse more items and alternatives can negatively influence customers' satisfaction, as this procedure is time-consuming (Bélanger and Carter, 2008; Chiu et al., 2009; Erciş et al., 2012; Safa and Solms, 2016; Srinivasan et al., 2002). One essential problem of interest for service providers is exploring the development of commitment sense towards an estore by individuals (Cyr, 2008; Elkhani et al., 2014; Lin and Wang, 2006; Trinh et al., 2017; Tseng and Lee, 2018). Repurchase intentions, electronic loyalty, and continuous intentions can be represented by individuals' intentions to repeat the purchase process from the same e-supplier, without switching to other e-suppliers (Chen et al., 2015; Cyr, 2008). Hence, it is vital to investigate the dimensions that can enhance a user's willingness to form a persistent tie with the online store through recommender systems. Thus, it is significant to indicate consumers' loyalty towards recommender systems. Loyalty has particularly been inspected and broadly explored by concentrating on objective measures of actions, through the analysis of statistical data that inspects user actions (Reinartz and Kumar, 2000). Previous studies have discussed the demand to focus on the attitude scale of consumer loyalty, which can be assessed using user-based metrics in the context of electronic commerce. The attitude aspect of loyalty entails examining what goes in the individual's opinions about the services (Manzuma-Ndaaba et al., 2016).

Given the above, identifying the variables that can trigger users' satisfaction, trust, and loyalty towards a recommender system would present a vital theoretical contribution in this scenario. Hence, this empirical research presents three main goals. The first goal is to improve the current research on recommender systems, by exploring and measuring the important quality factors that can improve customers' loyalty towards recommender systems through concentrating on a user-based perspective. The second goal is to determine the relationships between the factors that have a significant influence on the customers' loyalty in e-commerce recommender systems. The third goal is to develop a new loyally model that incorporates various variables that have an impact on the consumers' loyalty in ecommerce recommender systems and to assess the hypothesized model, which can aid in uncovering how several variables can lead to customer loyalty. This, in turn, can help businesses in enhancing the customers' trust and satisfaction in recommendations and accordingly loyalty in e-commerce recommender systems (Yoon et al., 2013). This will also present important insights into the design of recommender systems

This chapter provides an overview of the research to be conducted to gain an understanding of the purpose, aim, and significance of this study. The rest of the chapter is organized into eight sections which describe the problem background in Section 1.2, problem statement in Section 1.3, research questions in Section 1.4, research objectives in Section1.5, the significance of the study in Section 1.6, and scope of the study in Section 1.7. This will be followed by a description of the structure of the rest of this study in Section 1.8, and finally, a summary of this chapter is outlined in Section 1.9.

#### **1.2 Background of the Problem**

In the last decade, the amount of available online information has been significantly increased, causing the overload of information problem. This problem is one of the major challenges in information retrieval systems as well as information filtering systems (Nilashi et al., 2016). It causes users to have difficulty in finding the information they require at the right time. Users of online market websites seek to reduce the time and the effort of the shopping process, while service providers aim to deliver the appropriate amount of information about the products on their portals with the minimum cognitive effort from the user's side (Aljukhadar and Senecal, 2016). Recommender systems serve as a solution to the information overload problem by managing, optimizing, and filtering the products (Aljukhadar et al., 2010). This can be done by generating a set of personalized suggestions of items to users (O'Donovan and Smyth, 2005; Wang et al., 2015). The use of the recommender system in e-commerce helps to increase online retailers' sales and improve users' satisfaction (Ricci et al., 2011b).

Building recommender systems requires large effort from experts in various fields which include: human-computer interaction, information technology, data mining, and artificial intelligence. The quality of recommendations provided by the system can be assessed in two ways: system-centric evaluation or user-centric evaluation (Cremonesi et al., 2013). In system-centric evaluation, researchers care about the development and enhancement of the accuracy of prediction algorithms, which are used to generate a recommendation list of products, to improve the recommender system's effectiveness, and to provide users with a more satisfying experience (Knijnenburg et al., 2012). In user-centric evaluation, the quality of the recommender system is measured using the data that are collected from users interacting with the system. However, the quality of the recommendations which is measured using system-centric methods might provide inconsistent results with the outcomes of user-centric measures of recommendation's quality (Cremonesi et al., 2013; Knijnenburg et al., 2012). Although the accuracy of the generated algorithms gained the interest of researchers (McNee et al., 2006; Ziegler et al., 2005), few researchers have focused on several aspects of users' experience (e.g., novelty, diversity) with the recommendation agent that go beyond the accuracy of generated recommendations (McNeeet al., 2006; Ozok et al., 2010; Pu et al., 2012). Recently researchers realized that the goal of the recommender system extends beyond generating accurate predictions (Pu et al., 2011). The real-world purpose of the recommender system must focus on providing personalized suggestions that can help to discover relevant content or item. This has caused two important changes in

recommender system research. The first change that was initiated by McNee et al. (2006), when the authors pointed out that being accurate itself is not enough and that we should study recommender systems focusing on a user-centric perspective to generate more than an accurate list of recommendations, but also more helpful and pleasurable recommendations to use. There is a need to broaden the scope of the recommender systems research beyond the accuracy of the algorithm to involve main aspects of users' experience (Knijnenburg et al., 2012) with the concentration on users' subjective measures of the quality of recommender systems (Pu et al., 2011). Second, there is a need to concentrate on the factors that can improve the user's experience with recommender systems such as accuracy, diversity, novelty, and transparency (Ebrahimi et al., 2019). These factors have to be examined comprehensively to understand the impact of these factors on improving the user's overall experience with the hosting agent. These factors should be considered in the design, implementation, and evaluation stages of the development of recommender systems.

Users' experience with the recommender systems entails several aspects starting from the hosting system, the recommendation algorithm, the recommendation process, users' perceptions of the recommendation quality, and the decision-making process. Rather than focusing solely on the actual user behavior, user-centered evaluation is a very important aspect for the long-term system goals such as customer retention, which can be evaluated effectively using subjective evaluation measures through quantitative approaches (Knijnenburg et al., 2012). On the other hand, although the use of recommender systems by users is greatly influenced by the level of user satisfaction (Yeo et al., 2002), trust (O'Donovan and Smyth, 2005), and loyalty (Yoon et al., 2013), still did not get enough attention in previous literature (Knijnenburg et al., 2012; Yoon et al., 2013; Ebrahimi et al., 2019).

The accessibility of various competitive online stores has led researchers to concentrate on electronic loyalty as an indicator of online performance. Electronic loyalty has been explored broadly in previous studies, presenting many descriptions of "loyalty" which have focused on attitudinal or behavioral aspects. Still, the objective indicator of loyalty (e.g., the purchase measure) is not an adequate measure to represent the true feeling of loyalty (Anderson and Srinivasan, 2003; Srinivasan et al., 2002). Currently, scholars argued that there is a lack of research that concentrates on both behavioral and attitudinal scales of consumers' loyalty (Valvi and Fragkos, 2012). In fact, loyalty in previous researches has been explored focusing on several scales of attitude (Anderson and Srinivasan, 2003; Anderson and Swaminathan, 2011; Lin and Wang, 2006; Nadeem et al., 2015; Safa and Ismail, 2013), intention (Chang, 2015; Cyr, 2008; Elkhani et al., 2014; Luarn and Lin, 2003; Safa and Solms, 2016), and behavior (Chiu et al., 2009; Eid, 2011).

A significant relationship between users' feelings of trust and users' longlasting loyalty has been confirmed in the previous literature (Cyr, 2008). The individual who trusts the recommender system has a greater likelihood to purchase the products from online websites (Al-Taie and Kadry, 2014). The individual needs to sense that the recommender systems will generate a useful list of recommendations that can aid him to reach a better decision and to get better items tailored to his preferences. Several factors can participate in trust-formation towards recommender systems. In the user-based assessment of recommender systems, diverse researchers have examined trust perspectives in online shopping (Nilashi et al., 2016; O'Donovan and Smyth, 2005; Pu et al., 2011; Ebrahimi et al., 2019). From the previous literature, it is noticeable that many previous studies have focused on understanding the individual components of trust-establishment in recommender systems. Users need to trust the level of accuracy of the suggestions presented by the system (McNee et al., 2003). Trust is an important variable that aids the consumer to resolve the perceived risk of online shopping and influences consumer behavior (Asiamah et al., 2016). The trust aspect is expected to have a significant direct impact on the use of certain innovations (Lenzini et al., 2010). The concept of trust has been widely applied in researches related to the acceptance of e-commerce systems (Nilashi et al., 2016). Trust is considered as a foundation to build and maintain a long-term relationship (Asiamah et al., 2016). It was shown that it has a direct positive relationship with loyalty to a website (Eid, 2011). In this research, the main aim is to explore users' trust in the recommender systems as a mediating variable that will advance the consumer's commitment towards the recommender

system. Hence, it is important to explore the quality factors that can increase users' trust towards the recommender systems.

The quality features of the generated suggestions are an essential prerequisite for the positive experience of the individual with the recommender systems. The recommender systems quality indicates the potential of the system to present suggestions that fulfill the user's interest. The previous literature shows that there is a direct impact of the quality of the provided recommendations on users' purchase behavior (Chen and Pu, 2010; Nilashi et al., 2016; Yoon et al., 2013). The recommender systems' quality is often regarded as a key construct of the establishment of the trust of these systems (Nilashi et al., 2016). The quality of the recommender systems relies on various variables, which were explored in the literature such as transparency (Herlocker et al., 2000; Scheel et al., 2014), diversity (Jones, 2010; Paudel et al., 2016; Said et al., 2013), serendipity (Adamopoulos and Tuzhilin, 2014; Afridi, 2018a), novelty (Cremonesi et al., 2012a; Diez et al., 2019), and accuracy (Adomavicius and Zhang, 2012; Kavu et al., 2017). These variables can influence an individual's trust and continuous intention to the adoption of recommendations (Nilashi et al., 2016; Ebrahimi et al., 2019).

In the field of recommender systems, it is very important to increase the recommender system quality by improving the recommendation accuracy and presenting high-quality recommendations to users (Herlocker et al., 2004). This will help in long-lasting trust formation towards recommendation agents due to support provided to the users for better decision-making (Nilashi et al., 2016). On the contrary, if the recommender system fails to provide the user with suited recommendations this can lead him to distrust the system, which will affect the website performance in general (Chau et al., 2013; Nilashi et al., 2016). Although it is important to provide accurate recommendations to users, relying on the recommender agent provides the user with the movie list that he already watched in the past, the novelty of the recommended items will be limited, and the user will not be able to discover new items. On the other hand, diversity has been recognized as a

quality factor in the recommender system (Nilashi et al., 2016). Recommendation diversity can be measured by the level of similarity between recommended items. Several studies in previous literature have linked recommendation diversity with a better perception of recommendations' quality (Ziegler et al., 2005; Nilashi et al., 2016; Ebrahimi et al., 2019).

When talking about evaluating the recommender system from the consumer's perspective, the transparency of the suggestions is a vital factor for the consumer to accept the recommender systems technology in online shopping (Swearingen and Sinha, 2002). In addition to the recommendation's quality, transparency has a direct and positive impact on trust-building towards the recommender systems (Jannach et al., 2017; Nilashi et al., 2016; Sinha and Swearingen, 2002; Tintarev, 2009). Transparency is related to the recommender systems' potential to convey to the individual by displaying explanations about why such recommendations are presented to him. Explanations give great value to the recommender systems and enhance the transparency of the recommender systems by elaborating on how the recommendations are presented to consumers (Al-Taie, 2013). Several studies have mainly focused on the role of the explanation as a mechanism for trust-building in a recommender systems context and for increasing user's acceptance of recommender systems (Pu and Chen, 2007; Ebrahimi et al., 2019; Nilashi et al., 2016). The user dislikes blind recommendations and looks for justifications regarding the recommended items (Swearingen and Sinha, 2002). Explanations also help users to make their buying decisions more quickly.

The user's satisfaction is often viewed as a key promoter of the achievement of electronic stores in general, and as a major enabler to improve loyalty in particular (Cyr, 2008; Setó-Pamies, 2012). User satisfaction is an essential variable that is used to measure the excellence of the information system's implementation (Tarigan, 2008). Consumers' satisfaction expresses the feelings of the consumer during his shopping experience (Hasanov and Khalid, 2015). The consumer's satisfaction can be defined as the individual's assessment of the item or service concerning his needs and expectations (Oliver, 1980). The consumer tends to use the system more frequently if the web quality attributes are improved (Hasanov and Khalid, 2015). Previous researches in recommender systems have proven that user's sense of satisfaction is a crucial variable (Ge et al., 2010). It is admitted in the literature that a user's feeling of satisfaction is critical to relation continuity (Dagger and O'Brien, 2010). Many previous studies have been done to understand the prerequisites and implications of an individual's satisfaction in online environments (Bai et al., 2008; Ebrahimi et al., 2019). Previous researches pointed out that there is a direct relation between web quality and user satisfaction (Bai et al., 2008). In e-business, the online store is regularly the single approach in which the organization interacts with its clients (Chang and Chen, 2008), and the site features like the quality of the information, the quality of the interaction, or the usability are important elements. The hypotheses in this study are made based on online site features that are used to assess the website quality. These features have a direct and significant influence on user' satisfaction (Bai et al., 2008). Since recommender systems are typically a component of the online shopping sites, it can be concluded that such quality features may also influence to what level individuals are satisfied with the embedded recommenders.

Hence, by identifying the determinants of satisfaction, trust, and loyalty formation through the supporting studies, this study may present an essential contribution to the theoretical and practical aspects of e-commerce recommender systems. So that, the major goal of this research falls in two primary folds: (1) To provide new information that fills the gaps of previous studies on user-based assessment of electronic recommender systems and (2) to present and validate a hypothesized model that will help to understand how several constructs that are related to customers' loyalty can help managers to enhance customers' experiences with e-commender systems and designers to develop high-quality recommender systems.

#### **1.3** Statement of the Problem

Online markets have shown great popularity along with the rapid growth of the internet. Unfortunately, the rapid development in the financial profits of online stores has been impacted by the overload of data that an individual must process in his/her online shopping. On the other hand, various online stores compete to gain and attract users by providing them with discounts and offers, therefore, the user browses more than one online store and compares prices, offers, and discounts to reach the ideal product with the best price. The huge amount of information exhausts the user and somehow forbids him from reaching the ideal choice in an acceptable time. The information overload issue appears when an individual meets a huge amount of information that goes beyond his limited ability to analyze information. Accordingly, the information overload issue calls for a more cognitive effort by the individual to perform a purchase action. The individual needs to devote a lot of time to screening and assessing the items in terms of their features, prices, and values before completing the purchase action. Recommender systems are essential tools in modern electronic stores, which work to support individuals in the decision-making process by providing appropriate suggestions of products (Yang et al., 2015). Several kinds of research have reported that the inclusion of the recommender systems in online stores will enhance the quality of the decision and confidence about the choice with a low degree of search difficulty (Aljukhadar et al., 2010). Additionally, recommender systems can direct users to check more items in the catalog that can meet their preferences based on their actions, item features, or preferences. This can aid service providers to present a diverse list of their products to the users. Recommender systems present advantages to both online stores and individuals (Pu et al., 2011). For individuals, recommender systems can enhance the effectiveness of the search process and aid the individual in finding useful products in an automated fashion (de Nooij, 2008). For online stores, it can increase individuals' satisfaction, purchase intention, and commitment (Nilashi et al., 2016; Chen and Pu, 2010; Yoon et al., 2013), which will lead to more profits. It is very important to investigate the factors that can encourage individuals to accept the items suggested by a recommender system (Knijnenburg et al., 2012; Nilashi et al., 2016; Ebrahimi et al., 2019). Previous researches have widely shown how to improve recommender systems in terms of recommender systems' algorithm and operating mechanism (Gogna and Majumdar, 2017a; Wu et al., 2018; Yera and Martínez, 2016). Whilst algorithm accuracy indicators can improve users' perception of the recommendations' quality features, these indicators cannot fully reflect the user's perceptions of the recommendations' quality (Knijnenburg et al., 2012). Still, it is important to inspect

the quality constructs that affect people's willingness to accept the recommender systems using subjective indicators Thaichon and Quach (2015). Previous researches have investigated the effect of using the recommender system on users' temporary behavior (Jannach et al., 2017; Nilashi et al., 2016). However, business managers are more interested in the long-lasting success of their online business which can be represented by satisfaction, trust, and loyalty.

The main motivation of this research is to investigate the measures of the success of the recommender systems from the consumer's point of view and to explore the variables that can promote the overall consumer's loyalty towards these systems. Few studies have investigated the factors that can influence consumers' loyalty by adopting a user-centric evaluation of recommender systems (Yoon et al., 2013; Tarnowska et al., 2020; Ebrahimi et al., 2019). Additionally, previous studies have adopted the objective behavioral dimensions to measure the user's loyalty in recommender systems. Recently, researchers have highlighted the importance of the attitudinal measures of loyalty (Valvi and Fragkos, 2012), which can be examined quantitatively through user-based metrics in the context of recommender systems research to measure the user subjective perception of commitment towards the system.

### 1.4 Research Question

This study focuses on the following research questions:

How to improve consumers' loyalty towards e-commerce recommendation systems? This research question leads to the following sub-questions:

- i. What are the factors that have a significant influence on customers' loyalty towards e-commerce recommender systems?
- ii. What is the relationship between the factors that have a significant influence on customers' loyalty towards e-commerce recommender systems?

iii. What is the proposed model for improving customers' loyalty in ecommerce recommender systems?

### 1.5 **Objectives of the Study**

The following research objectives are defined based on the problem statement and research questions:

- i. To identify the factors that have a significant influence on customers' loyalty formation towards e-commerce recommender systems.
- To determine the relationship between the factors that have a significant influence on the customers' loyalty in e-commerce recommender systems.
- iii. To develop a model for improving customers' loyalty in e-commerce recommender systems.

#### **1.6** Significance of the Study

The significance of this study can be viewed from three main perspectives; the researchers, service providers, and consumers' perspectives. The significance of this study for researchers can be viewed by its contribution to the existing knowledge by examining the factors that have significant effects on consumer's loyalty towards e-commerce recommender systems. The proposed research represents an original contribution to understanding the loyalty behavior in the recommender system context, especially concerning e-commerce systems. This research fundamentally investigates the major issues of loyalty formation of online shopping towards an ecommerce recommender system using subjective measures of users' experience. A new research model is introduced and developed based on the adopted theories and the quality factors for loyalty formation. Following that, the impact of the quality factors on users' experience and repurchase behavior is inspected. Computer science research aims basically to design and build tools that can help effectively to solve problems (Dodig-Crnkovic, 2002). Hence, based on the outcomes of this research, important insights to researchers and designers about the design of the recommender system can be presented.

This research is also conducted to provide more insights for service providers to formulate appropriate business strategies. The finding of this study enables service providers to stimulate the usage of e-commerce recommender systems services and to increase business transactions through the promotion of customer convenience, satisfaction, and trust, which will consequentially affect their commitment and repurchase behavior. With the increasing competition between e-commerce websites and the development of recommender systems as an intelligent and decision-making tool, e-commerce vendors need to understand the positive and negative aspects of such existing tools in their portals and the influence of these tools on sales growth (Yoon et al., 2013). According to Oliver (1999), organizations are more concerned with gaining loyal customers. Service providers have recognized loyalty as a key success to the deep-rooted business profitability (Mittal and Lassar, 1998). Thus, recommender system characteristics must be studied and understood carefully to gain the acceptance of long-term profitable users (Yoon et al., 2013). Outcomes from this study may be useful for e-commerce companies in formulating appropriate marketing strategies, as well as developing appropriate applications that will attract more online consumers.

The significance of this study from the consumers' perspective can be viewed in four aspects. First, the model provided by this study will provide the users with a satisfactory and usable experience when receiving recommendations. Second, the outcomes offer users complementary and trustworthy recommendations that can improve their buying decision's quality (Yoon et al., 2013). This can be achieved by providing quality recommendations with the appropriate level of justifications. The recommender system shares similar attributes with knowledge-based systems in terms of the necessity to justify its processing to individuals to obtain their trust. Third, saving the effort and time of the consumer and overcoming the information overload problem by recommender systems are important in online shopping (Ozok et al., 2010). The agency relationship between the consumer and the system implies that the recommender systems perform the process of screening and evaluating different and various selections without users' intervention. Fourth, the recommender systems can help consumers in their decision-making process, as they work as an intelligent tool that aims to assist users in their decision-making process (Xiao and Benbasat, 2007). The significance of the study is presented in Figure 1.1.

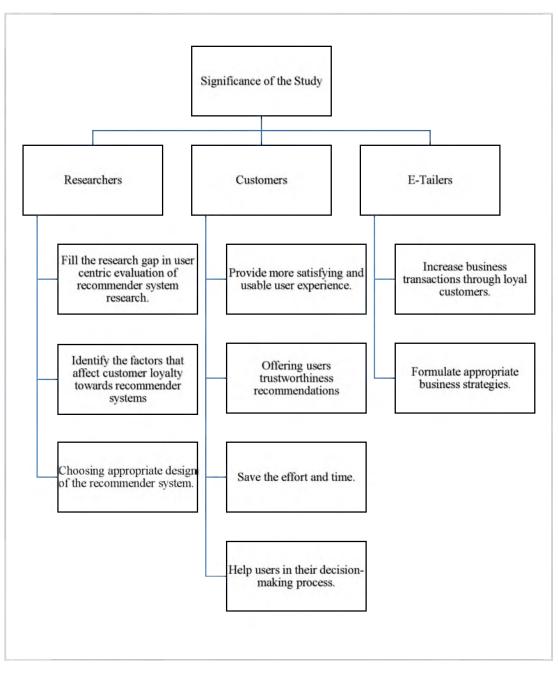


Figure 1.1: Significance of the Study

#### **1.7** Scope of the Study

The scope covered by this study is as follows:

- (i). This study focuses on improving consumers' loyalty in e-commerce recommender systems. Therefore, the main focus of this study is to finds the factors which impact the consumers' loyalty. In addition, this study focuses on the development of a new loyalty formation model in the context of e-commerce recommender systems.
- (ii). This study uses a survey-based questionnaire for data collection, targeting the customers of e-commerce recommender systems. Imam Abdulrahman Bin Faisal University is chosen to distribute the questionnaire among the students. Imam Abdulrahman Bin Faisal University is one of the oldest universities in the Eastern Province of Saudi Arabia. This university offers a variety of courses for females and males and has 24 colleges that are located at different campuses in Dammam city.
- (iii). In addition, the quantitative method is applied to achieve the main goal of this research. For the quantitative approach, SmartPLS 3.0 is utilized to analyze the findings of the study.
- (iv). Based on the investigated factors that can promote customers' loyalty towards the recommender system, several insights to choose the appropriate design of the recommender system will be elaborated for researchers, designers, and decision-makers.

#### **1.8** Organization of the Thesis

This thesis is structured and organized into six chapters. The chapters are related and complementary to each other. A brief outline of the chapters of the thesis is as follows:

Chapter 1 presents an introduction to the subject and the context of the study. The background of the study is emphasized with a brief review of previous studies in the field. The research problem is elaborated in detail in the problem statement section, focusing on loyalty formation in e-commerce recommender systems and user's centric evaluation of recommendation agents. Research questions are presented followed by research objectives respectively in Section 1.4 and Section 1.5. The significance of the study for researchers, consumers, and service providers is highlighted in detail in Section 1.6. The overall organization of this thesis is presented in this chapter, followed by a summary of the chapter.

Chapter 2 presents an introduction to e-commerce focusing on the current situation of online markets in the global economy. An introduction about recommender systems in e-commerce portals is clarified in detail along with their importance in e-commerce. This chapter also provides the relevant literature, giving an overview of how the recommender system researches have been evolved from accuracy-oriented studies to user-oriented literature in the e-commerce context. Recent researches about the user acceptance of recommender systems are presented in this chapter. User loyalty studies in online markets generally and in e-commerce recommender system context specifically are discussed and investigated focusing on the antecedents of the long-lasting relationship between the consumer and the agent. The review also includes the critical analysis of relevant theories in the IS domain and particularly in consumer loyalty. Furthermore, the potential factors of loyalty formation in the e-commerce recommender system, which are formulated from the selected theories of this study, are identified. Finally, this chapter is concluded with a summary of the findings.

Chapter 3 describes the research methodology of this research. The steps for the methodology are presented and discussed. The chapter then looks at the research design that has been chosen specifically for this research. A discussion is provided about the research paradigms, their history, development over time, and finally, the adopted research paradigm of the study. The research approach followed in the study is discussed. The chapter also highlights and discusses the steps of the survey development. The method for data analysis is explained. The content validity procedure is presented followed by the revision of the survey instrument. The discussion of the research sample is presented with elaboration. Chapter 4 explains the theoretical background adopted to conduct this study by reviewing related topics on the adoption theories and models in the information system literature. A discussion about the description of the previous models, their history, their adoption, and their most recent applications in the context of the ecommerce field are explored and clearly explained. The chapter also elaborates on the suitability of the application of these theories and models to the study of recommender systems. The differences between these models and their applications are then discussed. The newly proposed constructs are discussed broadly and the research hypotheses are elaborated. The chapter then investigates the constructs of the proposed loyalty model that is applicable for recommender systems in the context of e-commerce websites. Finally, the pilot study procedure and results are elaborated for conducting the main study.

Chapter 5 provides the analysis results of the collected data and a description of findings from the analysis process. First, demographic data analysis is presented with a brief discussion. To be able to understand loyalty formation factors in the recommender system context, multiple validity and reliability tests using Partial Least Analysis (PLS) are performed. Besides, the hypotheses tests are performed using t-tests. The resulted structural model from the analysis is found to be a suitable extension of the existing loyalty research in the e-commerce context, which can be used in the study of recommender systems. A discussion of research outcomes is elaborated broadly.

Finally, Chapter 6 provides the conclusion of the study by presenting a discussion of the research objectives. Answers to research questions are provided in detail. The contribution of the research findings is highlighted in this chapter based on the theoretical perspective. Then the practical and managerial contributions arising from the findings in this study are discussed. The limitations of the current research and the suggestions for future research work are discussed. Finally, a summary of the study is presented.

### **1.9 Chapter Summary**

This chapter began with an introduction to the research topic to present a preface to readers about the study. This was followed by a description of the background of the problem indicating the gap in previous literature with a focus on loyalty formation factors in the context of the e-commerce recommender system based on the supporting literature. The problem statement was formulated in detail focusing on user's centric aspects and the research gap in previous literature. The review of the previous literature on recommender systems' acceptance and customers' loyalty was led to the presentation of research questions followed by the clarification of research objectives. The significance of the study for researchers, customers, and e-talers was presented in detail. Following that, the scope of the study was elaborated. Finally, the organization of the research.

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