

# A New Look at the Effect of e-Relationship Quality on Loyalty of the Generation Z in Online Shopping

มุ่งมองใหม่ต่อผลของคุณภาพความสัมพันธ์ทางอิเล็กทรอนิกส์ที่มีต่อความภักดีในการซื้อสินค้าออนไลน์ของผู้บริโภคเจเนอเรชั่นแซด

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## Abstract

The objectives of this study were to: 1. develop e-relationship quality dimensions through online shopping behavior by using Rusbult's Investment Model, and 2. study the effect of e-relationship quality dimensions on loyalty intention through online shopping website. This study used online questionnaire to collect the data from 374 generation Z customers, who were online shoppers. The analysis of data was done by using confirmatory factor analysis and structural equation model analysis with AMOS to prove hypotheses.

The results found that 1. three dimensions of relationship quality in terms of trust, resolved conflict, and dependence aspects by using Rusbult's Investment Model, were reliable and valid, and 2. three dimensions in terms of trust, resolved conflict and dependence aspects had effects on loyalty intention through online shopping website and the effects were positive on e-relationship quality dimensions with the statistical significance. The contributions of this study can be benefits for driving new knowledge to scholars, researchers, and marketers, who are interested in e-relationship quality dimensions through online shopping behavior. Moreover, other relevant factors concerning of three dimensions of relationship can be investigated for further research. In addition, the marketers are able to use this study to be the guidelines in order to create the strategy for e-relationship quality dimensions through online shopping behavior for generation Z consumers as well as increase their loyalty through online shopping behavior now and in the future.

**Keywords:** E-Relationship Quality, Investment Model, Online Shopping, Generation Z

## บทคัดย่อ

งานวิจัยนี้มีวัตถุประสงค์เพื่อ 1) พัฒนาวิธีการวัดคุณภาพความสัมพันธ์ทางอิเล็กทรอนิกส์ในการซื้อสินค้าออนไลน์โดยใช้ทฤษฎีโมเดลของการลงทุนของ Rusbult และ 2) ศึกษาผลของวิธีการวัดคุณภาพความสัมพันธ์ที่มีต่อความภักดีผ่านเว็บไซต์ซื้อสินค้าออนไลน์ การเก็บรวบรวมข้อมูลของการศึกษานี้ใช้แบบสอบถามออนไลน์สอบถามจากกลุ่มลูกค้าเจเนอเรชั่นแซดชาวไทยที่นิยมซื้อสินค้าออนไลน์ จำนวน 374 คน ด้วยการวิเคราะห์ปัจจัยเชิงยืนยันและการวิเคราะห์โมเดลสมการโครงสร้างด้วย AMOS เพื่อทดสอบสมมุติฐานการวิจัย

ผลการวิจัยพบว่า 1) วิธีการวัดคุณภาพความสัมพันธ์ ประกอบด้วย ด้านความไว้วางใจ ด้านความคลายความขัดแย้ง และด้านความจำเป็น ที่พัฒนาขึ้นจากทฤษฎีโมเดลการลงทุนของ Rusbult มีความน่าเชื่อถือและมีความเที่ยงตรง และ 2) วิธีการวัดคุณภาพความสัมพันธ์ทั้งสามมิติ ประกอบด้วย ด้านความไว้วางใจ ด้านความคลายความขัดแย้ง และด้านความจำเป็น ส่งผลต่อความภักดีผ่านเว็บไซต์ซื้อสินค้าออนไลน์ และส่งผลเชิงบวก ต่อวิธีการวัดคุณภาพความสัมพันธ์ทางอิเล็กทรอนิกส์อย่างมีนัยสำคัญทางสถิติ ข้อค้นพบจากการวิจัยนี้เป็นประโยชน์ต่อการนำเสนอองค์ความรู้ใหม่ให้แก่ นักวิชาการ นักวิจัย และนักการตลาดที่มีความสนใจในเรื่องคุณภาพความสัมพันธ์ทางอิเล็กทรอนิกส์ในการซื้อสินค้าออนไลน์ โดยสามารถนำมิติการวัดดังกล่าวไปใช้ศึกษาเพิ่มเติมเพื่อค้นหาปัจจัยที่ส่งผลต่อมิติการวัดเหล่านั้น อีกทั้งนักการตลาดยังสามารถนำไปใช้เป็นแนวทางการกำหนดกลยุทธ์การสร้างคุณภาพความสัมพันธ์ทางอิเล็กทรอนิกส์ในการซื้อสินค้าออนไลน์รวมถึงการเพิ่มความภักดีของผู้บริโภคกลุ่มนี้ผ่านการซื้อสินค้าออนไลน์ทั้งในปัจจุบันและอนาคตได้อีกด้วย

**คำสำคัญ:** คุณภาพความสัมพันธ์ทางอิเล็กทรอนิกส์, ทฤษฎีโมเดลของการลงทุน, การซื้อสินค้าผ่านช่องทางออนไลน์, เจเนอเรชั่นแซด

## Introduction

Online shopping has been growing rapidly in global markets, including Thailand. It provides conveniences, easy life of shopping, cost saving channels, and social distancing to consumers these days. To businesses, online shopping platforms enable them to fulfill shoppers' needs at a more cost effective manner and to manage potential business risks efficiently, such as COVID-19 lockdowns during 2019-present (Hippold, 2020). The power of internet of things offers many good opportunities for consumers in all generations to utilize technologies at their advantages including using online shopping platforms (Gao & Bai, 2014). They are able to purchase products online anywhere, anytime they want. At present, generation Z is a group of consumers that online shopping businesses pay increasing attention. It is composed of a large group of tech-savvy online shoppers (Tunsakul, 2020). They will become a large group of highly potential online shoppers for the future, especially when they have entered into the workforce with more purchasing power and capabilities of online application. With their highly tech-savvy behaviors and social networking lifestyles (Riedler, 2020), online entrepreneurs have been trying to target this group more closely while they have advanced with technologies. However, online entrepreneurs should understand consumers in this generation more about their feelings, attitudes, beliefs, and behavior towards online relationship marketing. Therefore, they should ensure how to establish the first relationship, develop it to become stronger, and for shoppers in this generation Z, to resist not to switch easily. Such a management decision problem is consistent with the recent relationship marketing research problems (Tunsakul, 2020; Jaikhun & Phothongsaeng-arun, 2019). One of the most studied relationship marketing areas in B2C online shopping contexts has included a relationship quality. It has gained more interests because of its extensible dimensions useful in predicting various relationship outcomes and guiding for the influential factors in various empirical researches (Kousheshi, Aali, Zendeh, & Iranzadeh, 2019; Huang, Davison, & Liu, 2014).

From the previous studies reviewed, the author identified two gaps. First, most e-relationship quality studies (Wisker, 2020; Sheikh, Yezheng, Islam, Hameed, & Khan, 2019; Achen, 2019; Kousheshi et al., 2019) have used multiple constructs to measure it. This is also true in the offline contexts. However, it can be noted that dimensions of relationship quality in online environments have been found to be more varying and flexible, depending on the shopping contexts, such as the dimensions in a Facebook interaction and purchase context (Achen, 2019). These suggested that e-relationship quality dimensions can be further developed or ever-changing, probably depending on the context of studies, the target online channels of the studies, etc. Most of the past studies (Wisker, 2020; Sheikh et al., 2019; Kousheshi et al., 2019) have focused on the positive relationship aspect. This study revealed that there should be some more dimensions that reflect ought-to and have-to relationship. As one can realize, a relationship is not always delightful or successful, yet people have still decided to stay in the relationship. Some e-relationship quality studies have shown accordingly, such as a study on switching costs of Ghazali, Nguyen, Mutum, and Mohd-Any (2016).

Therefore, this research represents another attempt that has fully adapted the Investment Model (Rusbult, 1980) as the main theory to capture those three relationship quality constructs in order to expand the existing commonly-used dimensions into the newly developed dimensions that incorporate ought-to and have-to aspects. The model enlightens three all-inclusive aspects of relationship commitment. The first aspect involves making online shoppers feel strongly positive in the relationship, thereby they want to be in that relationship. The second aspect involves making them feel the current relationship is better than the others, thereby they should (ought to) keep that relationship. The third aspect is making them resist into the current relationship, thereby they are not willing to switch.

Second, several attempts have been shown in previous studies to understand and empirically test the dimensions of relationship quality in online contexts, such as Rotchanakitumnuai (2012)'s, yet limited studies, such as the study on trust in Facebook live channel for product purchases (Jaikhun & Phothongsaeng-arun, 2019) have been conducted on generation Z by using a theoretical approach to justify the three aspects of e-relationship quality at a time. As a result, this study concentrated on e-relationship quality dimensions as perceived and experienced by Thai generation Z shoppers.

### Research Objectives

This study addressed two main research objectives. First, to develop the e-relationship quality dimensions in the online shopping context by adopting the Investment Model (Rusbult, 1980). Second, to examine the effect of the e-relationship quality dimensions newly developed from this study, specifically trust, resolved conflict, and dependence on loyalty intention of the consumers in generation Z.

## Literature Reviews

### e-Relationship Quality and Its Dimensions

In the online shopping contexts, relationship quality can be defined as the commercial nature of relationship between shoppers and online platforms (Hassebrauck & Fehr, 2002). Such a relationship quality can be evaluated in terms of how deep is, how strong is, and how ones characterize the relationship (Palmatier, Dant, Grewal, & Evans, 2006), which they have been encountered with both positive and negative interaction with their relational parties (Macintosh, 2007). In terms of constructs used to reflect the relationship quality, there must be at least two constructs. Satisfaction, trust, and commitment have been widely used as dimensions of relationship quality in many online and offline relationship quality studies, for example, the online relationship quality studies of Sheikh et al. (2019) and Brun, Rajaobelina, and Ricard (2016). In addition, relationship quality dimensions have been recommended to be investigated as separate constructs other than a composite construct for more accurate influential impacts (Izogo, 2016; Kousheshi et al., 2019).

However, past and most recent relationship quality studies have shown that relationship quality dimensions have become more dynamic and diverse when they were used in the online relationship contexts, as compared to those in the traditional offline contexts. To illustrate, Wisker (2020)'s dimensions included satisfaction, trust, commitment, and perceived value. Achen (2019)'s dimensions consisted of trust, commitment, intimacy, identification, reciprocity. More interestingly, Gao and Li (2019) examined three relationship constructs, called social presence, telepresence, website identification. These dimensions are comparable to the natures of relationship quality dimensions commonly studied, such as those in brand relationship quality (i.e. intimacy, identification). It can be concluded that there have been many new interesting constructs emerged as the dimensions that can be used to develop high relationship quality or stronger relationship to be more sustainable and more realistic for marketers to choose for their own types of business relationship with consumers, namely in social commerce, e-commerce, or brand website or application. Therefore, online relationship quality studies have provided us many new opportunities in taking into account choices of dimensions of relationship quality, thereby wider variety of relationship strengthening tools for online shopping marketers.

However, most studies have focused on want-to aspect of relationship quality. It has been observed that, apart from such a want-to aspect, recent empirical relationship quality studies have reflected in adding ought-to and have-to aspects (Wisker, 2020; Achen, 2019; Brun et al., 2016). Despite that facts, online relationship quality studies examining ought-to and have-to dimensions have been limited. As a result, they should be further explored and reflected from some additional theoretical background. Thanks to increasing studies of relationship quality in online context, more interesting theories have been used by recent researchers to capture a subtler, both in emotional and cognitive, natures of relationship in online dealings as compared to existing theories used in traditional offline relationship quality.

In conclusion, relationship quality in online shopping contexts should consist of at least two dimensions, reflect three aspects, and be sufficiently derived from an applicable theory. Additional dimensions of relationship quality in most recent online relationship studies and their corresponding theories were investigated. To specify, e-relationship quality studies (Wisker, 2020; Sheikh et al., 2019; Kousheshi et al., 2019) have continued using dimensions of satisfaction, trust, and commitment, as extensively used in offline context. However, in online shopping contexts, recent e-relationship quality studies have used various dimensions different from others, for example only one dimension (Jaikhun & Phothongsaeng-arun, 2019), multi-dimensions (Wisker, 2020; Sheikh et al., 2019). Previous studies have tested those dimensions by using their respective selected theories, for example social exchange theory and commitment-trust theory in Wisker (2020); relationship marketing theory and brand relationship quality in Achen (2019). Limited studies (e.g. Gazali et al., 2016) have used the Investment Model (Rusbult, 1980), especially in B2C online shopping contexts.

### **The Investment Model**

The Investment Model (Rusbult, 1980) explains that the commitment in a relationship is determined by one's satisfaction with the relationship, perceived quality of its alternatives, and investment size in the relationship. The model has gained more interests in diverse contexts of relationship research such as romantic relationship, commercial relationship (in both business-to-business and business-to-consumer contexts) (Giovanis, 2016). Based on the model, it has been implied that there are three factors that people consider when they have established a certain level of relationship with their relationship partner. Specifically, they feel that they want to stay in a current relationship thanks to their satisfaction with the relationship, provided benefits are greater than costs. Next, they have realized that they should stay in that relationship because a relationship partner has outperformed the comparable alternative ones. Therefore, as a belief in the reciprocity concept, one should remain in the relationship in exchange for receiving benefits consistently. Last but not least, they have been concerned that they have to stay in the relationship due to their existing invested resources in a current relationship, including either monetary or intangible yet valuable investments.

This study considered four reasons for choosing the Rusbult's Investment Model as a guide to measuring e-relationship quality. First, the model enables this study to extend a want-to relationship quality dimension to ought-to (i.e. staying in a current relationship as compared to other alternative relationships) and have-to (i.e. staying in a current relationship due to a current investment in the relationship or switching costs) dimensions in the real commercial exchange. The Investment Model, as the name implies, presents the investment size dimension that guides this study to capture a have-to aspect of relationship. This investment size is also contributed to by relational parties and represents a relationship switching barrier.

Thus, this model provides a greater understanding on how to retain customers in a more strategic and sustainable way. In illustration, this model can help us fill the gap as raised by past researchers (e.g. Roberts, Varki, & Brodie, 2003; Raju, 2017) who had concerns about how to have customers not to switch or how to creatively develop switching barriers for customers to be willing to remain in their current relationship. These three dimensions of the model have shown to be applicable to empirical studies concerning relationship quality conceptualization and measurements in online shopping or social media contexts. Previous studies (e.g. Sheikh et al. (2019)) captured satisfaction and trust (U-pong, Wingwon, & Panphae, 2021) as well as commitment ("want-to" dimension of the relationship quality), relationship value, no conflict (Rotchanakitumnuai, 2012) ("ought-to" dimension), and switching cost or barrier ("have-to" dimension)

(Brun et al., 2016). Second, the researcher aimed at using this model to capture the three aspects of relationship, namely want-to, ought-to, and have-to because these three aspects, when exist together, would not only increase future patronage (Chiu, Cho, & Chi, 2021) and bring about a more durable cognitive relationship commitment (Xiang, Zheng, Zhang, & Lee, 2018) but also encourage customers' tendency to feel better towards a relationship with the brand, less impressed with its competitor's, more amenable to invest in a relationship. Recent researchers provided this empirical evidence, for example the study of Raju (2017). Third, from a business perspective, if these three aspects were implemented collectively, they would help refine current relationship building strategies, which may always emphasize on a want-to type of relationship. For example, the companies would think about how to build relationship that is more favorable to their competitors' and is more costly to switch due to mutual investment. Therefore, companies should try to diversify relationship aspects, such as this study's three aspects, through customer experiences, despite positive or negative, so that customers would not switch easily and show high loyalty (Kotler, Kartajaya, & Setiawan, 2021). Fourth, applying this model is advantageous in that it enables the researchers to explore or add any new dimensions of relationship quality more comprehensively and realistically in either an online or offline B2C shopping context with a complete view of relationship aspects.

### **Dimensions of e-Relationship Quality in this study**

Dimensions of e-relationship quality as suggested by other previous empirical researches include those of Wisker (2020) including satisfaction, trust, commitment, perceived value; Sheikh et al. (2019) including satisfaction, trust, commitment; Achen (2019) including trust, commitment, intimacy, identification, reciprocity; Brun et al. (2016) including trust, satisfaction, plus calculative, affective and normative commitments. These dimensions were captured as relationship constructs and/or relationship quality's multidimensional constructs by using different theories, for example, Social Exchange Theory and Commitment-Trust Theory in Wisker (2020); Relationship Marketing Theory and brand relationship quality in Achen (2019) and previous empirical analyses, for example, Kousheshi et al. (2019). Similarly, this study has captured multi dimensions of relationship quality based on a theoretical standpoint as well as previous empirical studies on online relationship quality. In specific, this study applied the Investment Model (Rusbult, 1980). In addition, the study's CIT research findings were integrated into the analytical selection process of dimensions of e-relationship quality of generation Z shoppers. So, this study considered trust, resolved conflict, dependence as dimensions of e-relationship quality.

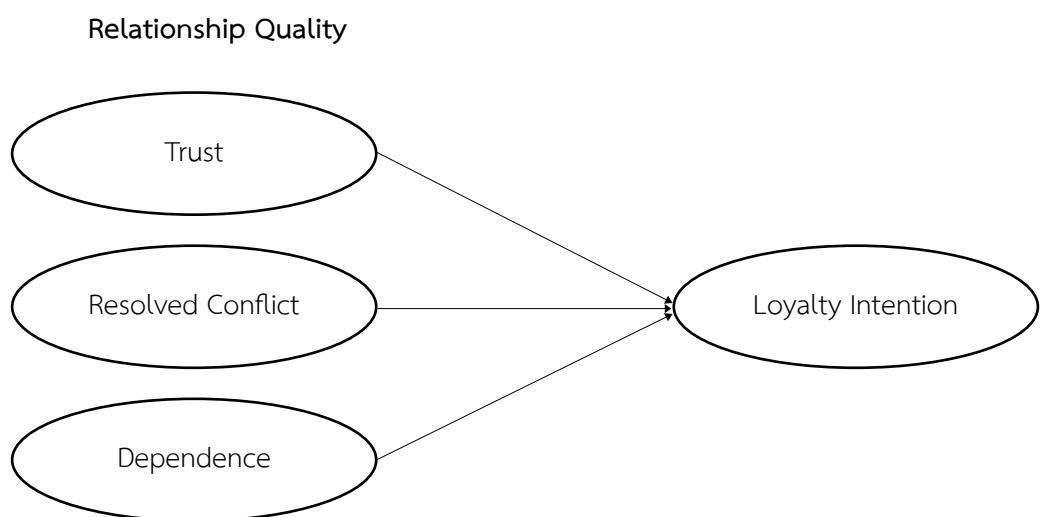
### **Customer Loyalty Intention**

This study went beyond merely developing the new dimensions of e-relationship quality by testing them to comprehend their relative effects on customer loyalty intention, as other previous studies concerned. E-loyalty is the ultimate goal of online shopping platforms, which is to drive both emotional loyalty and behavioral loyalty (Chaffey & Ellis-Chadwick, 2016). Existing studies (Kousheshi et al., 2019; Lee & Wong, 2016) have empirically proved the impact of e-relationship quality on customer loyalty. Both attitudinal and behavioral loyalty are the two relational outcomes that both researchers and scholars have emphasized (Al-dweeri, Obeidat, Al-dwir, Alshurideh, & Alhorani, 2017; Chaffey & Ellis-Chadwick, 2016). Although some past researchers have studied these two outcomes as separate constructs (e.g. Al-dweeri et al., (2017)), this study and previous studies (Puangmaha & Cheuyjanya, 2018; Giovanis, Athanasopoulou, & Tsoukatos, 2015) examined the effect of e-relationship quality on loyalty intention as a second-order construct. This is because the study expected each dimension of e-relationship quality to practically impact both attitudinal and behavioral loyalty intention simultaneously. In line with the empirical findings

of Giovanis et al. (2015), they proved that customer loyalty should be evaluated by using a second-order approach if ones wanted the attitudinal loyalty and the behavioral loyalty to support each other for contributing to the customer loyalty interchangeably. In addition, they maintained that these two constructs were highly correlated in the long run, which was also empirically confirmed in their study (Giovanis et al., 2015). This study also viewed that, in separation, it may not be ensured whether the attitudinal loyalty would affect the behavioral loyalty vice versa, which should be tested as well. However, this has been beyond the scope of this study.

Previous empirical studies have found the links between trust, resolved conflict, dependence and customer loyalty (Kousheshi et al., 2019; Al-dweeri et al., 2017; Lee & Wong, 2016). Additionally, benevolence, honesty, and competence of trust positively influenced e-loyalty intention as reflected by attitudinal and behavioral loyalty (e.g. Castaneda, 2011). As long as the online shoppers trust their preferred online shopping site or application, they would have a high tendency to continue using the site and to convey their positive attitude in the form of positive word-of-mouth. They are more likely to do so as well when they feel that a potential conflict or problem has been resolved by the site manager or merchant proactively. Moreover, they are to be loyal should they be dependent on the site. Therefore, this study proposed a conceptual framework in Figure 1.

Figure 1. The study's proposed conceptual framework



### Research Hypotheses

Trust was captured as a want-to dimension reflected from the Investment Model (Rusbult, 1980). Trust in this study means a shopper's trust in the online shopping website or its application, which is defined as the shoppers' willingness to stay on using their online sellers that they hold a confidence with (Moorman, Deshpande, & Zaltman, 1993). When they trust the website or application, they would feel more certain to purchase from the website. This is one of the reflections that trust can be derived as want-to aspect. Trust has been widely used as one of the three constructs for relationship quality, along with satisfaction and commitment in online relationship quality studies (Wisker, 2020; Sheikh et al., 2019; Achen, 2019). Among those three constructs, this study retained trust because it has been playing a crucial role for online shopping consumers in several generations to decide to purchase in the future (Jaikhun & Phothongsaeng-arun, 2019). Previous studies investigated trust in online contexts variably. Some studies measured trust using global

measures (Achen, 2019; Ray, Kim & Morris, 2012). Other studies investigated trust as a first-order construct (Puangmaha & Cheyjuna, 2018) and a second-order construct (Matute, Polo-Redondo, & Utrillas, 2016). Yet, one thing in common is that trust in online shopping contexts mainly consists of benevolence, honesty, and competence, which had positive impact on e-loyalty intention (e.g. Castaneda, 2011; Ray et al., 2012). In addition, when implemented with switching costs, trust with these three components played a very vital role in predicting customer loyalty. In particular, Leung, Lai, Chan, & Wong (2005) found that competence was a requirement for relationship marketing strategies. Therefore, in this study, trust was treated as the second order construct reflected by benevolence, honesty, and competence. Previous online relationship quality research efforts have found that trust had significant positive effects on e-word of mouth, online customer loyalty (Giovanis & Melanthiou, 2017), online customer share, and online customer reviews (Kousheshi et al., 2019), immunity to prevent customers from switching (Detthamrong, Chansanam, & Patthirasinsiri, 2020). Therefore, it is hypothesized that:

*H1: Trust has an effect on loyalty intention.*

Resolved conflict was captured as an ought-to dimension reflected from the Investment Model (Rusbult, 1980). Conflict has been emerging as an additional relationship marketing influence in relationship quality studies in online contexts (Rotchanakitumnuai, 2012; Huang et al., 2014), yet widely studied in offline relationship (Roberts et al., 2003). Conflict in this study is defined as the uncomfortable feeling that the online shoppers have from the interaction between them and the online shopping platforms from the incompatibility between what they really desire and what they actually experience (Roberts et al., 2003). Roberts et al. (2003) argued that affective conflict can erode relationship quality. This implies that there should be an attempt to minimize any potential conflicts through the online relationship by proactively ensuring that online shoppers would encounter similar experiences across different online shopping platforms of the store (Sharma & Parida, 2018). As a result, resolved conflict should exist in the relationship so that it would enhance relationship quality (Leung et al., 2005). Therefore, this study considers both concepts of conflict handling skill and problem solving in using “resolved conflict” as a dimension of relationship quality. More specifically, resolved conflict includes both the overall or affective aspect of conflict, namely based on mutual understanding, especially on customer needs (consumer focus) (Lueng et al., 2005; Sharma & Parida, 2018), and the cognitive aspect, namely based on specific problem solution (problem focus) (Pentina, Amialchuk, & Taylor, 2011). In online shopping context, resolved conflict should be prepared in advance in order to cope with any potential problems that the online shoppers would face when they shop online and interact with online channel. Previous studies’ empirical findings found that conflict handling positively influenced satisfaction and commitment (Leung et al., 2005) and problem solving positively affected relationship performance (Shahzad, Ali, Kohtamaki, & Takala, 2020), loyalty and word-of-mouth (Thippayakraisorn, 2021). When an online platform party has resolved any conflicts or problems for the shoppers proactively, they feel comfortable to stay in the relationship rather than switch to any other alternatives because they are considerate to the problem-solving efforts exercised on the platform (Huang et al., 2014). So, this study hypothesized that resolved conflict is one of the dimensions of relationship quality and in turn has a positive effect on both attitudinal and behavioral loyalty intention. Thus, it is hypothesized that:

*H2: Resolved conflict has an effect on loyalty intention.*

The investment dimension from the Investment Model (Rusbult, 1980) provides the idea for this study to capture “dependence” as the third dimension of e-relationship quality. Dependence is related to switching cost (Brun et al., 2016) and can be developed once trust has been created in the relationship (Ganesan, 1994). Following Yen (2010) and Ganesan (1994), dependence in this study is defined as the dependence of the online shoppers on their most frequently used online shopping platforms, such that the dependent shoppers need to keep their buying relationship with the platforms so that they would attain their goals or benefits, presumably related to shopping. They are likely to depend more on a particular site when they perceive that there are some specific types of investment for the relationship involved in helping them achieve their goals and would cost them a great deal if they switch (Yen, 2010; Ganesan, 1994). In online shopping experiences, the shoppers have depended for fear of the two main costs of switching, economic and psychological costs, such as information search costs, historic information costs, alternative shopping sites’ service quality costs, etc. (Yen, 2010). These points are also closely supported with the concept of the investment size in the Investment Model (Rusbult, 1980). Empirical findings from the previous online shopping relationship marketing studies have denoted that dependence was one of the relationship quality dimensions (Brun et al., 2016) and the significant predictors of online shopper loyalty (Yen, 2010; Gazali et al, 2016). Hence, it is hypothesized that:

*H3: Dependence has an effect on loyalty intention.*

## Research Methodology

*Research Design.* This research employed mixed research methods. Prior to a conceptual model development and a questionnaire design, the study began with a qualitative research, using a critical incident technique (CIT) (Gremler, 2004), to explore and later identify dimensions of relationship quality in the online shopping of Thai consumers in generation Z by asking open-ended questions. The purposive sampling was used. The CIT findings suggested that good online relationships mostly arose from trust, minimal conflicts, cooperation, customer concern, high switching costs, dependence. These components were then used to analyze in conjunction with those in the literature reviews and the constructs in the Investment Model.

*Research Instrument.* The main instrument was Thai online self-administered questionnaire created in google forms, which consisted of 7 sections (e.g. consent form, screening questions, online shopping experiences, scale items using 5-point Likert’s scales - 1 strongly disagree to 5 strongly agree, demographic data, etc.). The scale items of trust were adapted from Castaneda (2011), for example “I believe that this shopping site would act in my best interest.” (benevolence), “I could consider this shopping site as honest.” (honesty), “This shopping site is effective at its job.” (competence). Resolved conflict items were adapted from Shahzad et al. (2020) and Leung et al. (2005), for example “This shopping site develops new solution from customers’ problems.”. Dependence items were adapted from Yen (2010) and Ganesan (1994), for example “It would be difficult for me to replace this shopping site.”. E-loyalty intention items were adapted from Castaneda (2011), for example “I intend to continue visiting this shopping site in the future.”. The scales were evaluated through back translation process, marketing scholar and researcher’s review, and e-commerce business expert’s review. The Institutional Review Board of Assumption University of Thailand approved this study’s research protocol and consent document (AUIRB Protocol No: 00012-2020).

The online questionnaire pretest was conducted on sixty-one usable data sets. The reliability assessment revealed that a Cronbach's alpha of all the constructs representing relationship quality was greater than a 0.70 criterion value (Hair, Ortinau, & Harrison, 2021; Maholtra, 2020). Then, the data on trust, conflict, dependence, and loyalty intention were entered into the exploratory factor analysis. The EFA provided satisfactory results and thirty-eight scale items were refined and revised to be properly used in a full-scale online survey.

*Data Collection and Sampling Procedures.* The questionnaire data were collected during October - December 2020 via google form. The target population included Thai online shoppers in generation Z, who were university students or equivalent and were born around the years 1994-2003 (Sriprom, Rungswang, Sukwitthayakul, & Chansri, 2019). Purposive and snowball sampling techniques were used. In specific, the respondents must be Thai and ever purchase any products online at least once during the last one year to ensure a relationship and recent online shopping experience. The snowball sampling method helps researchers recruit the qualified respondents in a more possibly and cost saving manner (Malhotra, 2020). Online questionnaire link and its QR code were distributed via Line, email, Facebook post, printed QR code to the respondents, their friends or the researcher's colleagues.

*Sample Size and Characteristics.* The 374 respondents mostly were females (69%) and males (28.9%). They were mostly university students (97.3%) from various universities in Thailand, while the rest (2.7%) included working or unemployed people. Majority of them were born between 2001-2003 (45.2%), followed by 1997-2000 (49.5%), and 1994-1996 (5.3%). The vast majority of respondents were aged between 18-24 years old (96.8%). Most of them received less than THB15,000/month (73.0%), followed by THB15,001 - 30,000/month (24.1%). The respondents lived in Bangkok (45.7%), while the others lived in the 5 vicinity provinces of Bangkok (37.2%) and in other provinces (17.1%). The top three online shopping sites preferred included Shopee (65.8%), Lazada (12.6%), and Instagram (11.5%). Majority of them had shopped from the website totally for 2-10 times (35.3%), 11-20 times (21.4%), more than 40 times (18.7%), and 21-30 times (17.9%). During their past year, majority of them had shopped at the website for 1-4 times/month (76.2%) and 5-10 times/month (18.7%). Majority of them had been using the shopping site for 2-3 years (42.5%), while 31.6% for 7 months-1 year, 15.0% for 1-6 months, and 8.0% for 4-6 years. The top three purchased products included fashion and clothing (39.3%), health and beauty (15.8%), entertainment goods and its equipment (15.3%). Majority of them spent THB500 - 1,000 (42.8%) and less than THB500 (38.2%).

## Empirical Results

### Reliability Analysis and Exploratory Factor Analysis (EFA)

On the 374 data sets, the reliability analyses revealed that the Cronbach's alpha of trust, resolved conflict, dependence, and loyalty intention was 0.915, 0.872, 0.925, and 0.845 respectively, meeting the criterion value of 0.70 (Hair et al., 2021; Maholtra, 2020). Thirty-eight items representing their respective four factors were reliable. Next, the EFA was performed on trust, resolved conflict, dependence, and loyalty intention sequentially. Their values of the KMO and the Bartlett's Test of Sphericity were highly significant. From the EFA, trust, resolved conflict, and loyalty intention were treated as second-order constructs. For trust, the three factors including benevolence, honesty, and competence accounted for 65.79% of the total variance. Their item factor loadings ranged from 0.494-0.703, 0.696-0.768, 0.611-0.754, respectively. For resolved conflict, the two factors including affective resolved conflict and cognitive resolved conflict accounted for 72.20% of the total variance. Their item factor loadings ranged from 0.687-0.831, 0.787-0.880 respectively. For dependence, the factor accounted for 72.47% of the total variance. Their item factor loadings ranged from 0.698-0.880. For loyalty intention, two factors including attitudinal and behavioral loyalty intentions accounted for 67.76% of the total variance. Their item factor loadings ranged from 0.746-0.830, 0.622-0.710 respectively. Based on the reliability test and the EFA results, two items of dependence and one item of loyalty intention were removed mainly due to cross-loadings. Therefore, thirty-five items were remained for the next confirmatory factor analysis (CFA). Before proceeding to the CFA, the reliability tests were analyzed on the 8 factors, including benevolence, honesty, competence, affective resolved conflict, cognitive resolved conflict, dependence, behavioral loyalty intention, and attitudinal loyalty intention. Their Cronbach's Alphas were higher than 0.70 (Hair et al., 2021; Maholtra, 2020), namely 0.78, 0.878, 0.870, 0.830, 0.864, 0.924, 0.824, and 0.748 respectively.

### Validity Analysis

First of all, the researcher run first order confirmatory factor analysis. All the reliable and valid 8 constructs containing 35 items were statistically analyzed in the measurement model in order to confirm the reliability and validity of the constructs. For the model, all factor loadings were estimated. Items were allowed to load on only one construct, called no cross-loading or unidimensionality (Ho, 2006; Malhotra, 2020) and latent constructs were allowed to correlate (Ho, 2006). The Chi-square goodness-of-fit test showed a  $\chi^2$  ( $N = 374$ ,  $df = 375$ ) = 622.527,  $p < 0.05$ . The baseline comparisons fit indices of NFI, RFI, IFI, TLI, and CFI are close to or exceed 0.9 (Ho, 2006) (range: 0.894 to 0.962), while the GFI is 0.901. In this model fit, two items of trust and three items of dependence were removed upon investigating the goodness of fit measures and the modification indices as well as reviewing previous reliability and EFA results. The standardized regression weights or factor loadings ranged from 0.612 to 0.908, greater than 0.50, thereby demonstrating convergent validity (Malhotra, 2020). The composite reliability of the 8 scales ranged from 0.753 to 0.908. These values indicate that the remaining 30 measurement variables are significantly represented by their respective latent constructs, demonstrating divergent validity. As a result, these eight factors were reliable and valid.

The CFA on attitudinal loyalty and behavioral loyalty were performed to investigate their representation of the second order construct of loyalty intention. The chi-square goodness-of-fit test showed a  $\chi^2$  ( $N = 374$ ,  $df = 8$ ) = 22.983,  $p < 0.05$ . The fit indices of GFI and CFI were close to or exceed 0.9 (Ho, 2006), namely .981 and .981. RMSEA was .071, lower than 0.08 (Ho, 2006; Malhotra, 2020). The HOETLER 0.05 was 252, greater than 200 (Vanichbuncha, 2019), demonstrating the appropriateness of the sample size. Therefore, attitudinal loyalty and behavioral loyalty statistically represented a second order construct of loyalty intention. The factor loadings were 0.766 (for attitudinal loyalty), 0.604 (for behavioral loyalty), greater than 0.50, thereby demonstrating convergent validity (Malhotra, 2020). These values indicate that the 6 measurement variables whose factor loadings ranged from 0.592 to 0.875 are significantly represented by their respective two latent constructs, demonstrating divergent validity.

### **Results of the study's research objective 1, to develop the e-relationship quality dimensions in the online shopping context.**

To achieve this objective, the measurement model analyses were employed, which included the measurements of the first and the second order constructs of trust, resolved conflict, and dependence, as guided by Ho (2006) and Vesel and Zabkar (2010). These were performed in the continuance of the previous CFA. First, the CFA on benevolence, honesty, and competence were performed to investigate their representation of the second order construct of trust. The Chi-square goodness-of-fit test showed a  $\chi^2$  ( $N = 374$ ,  $df = 41$ ) = 35.284,  $p > 0.05$ . The fit indices of GFI and CFI were close to or exceed 0.9 (Ho, 2006), namely 0.984 and 1.000. RMSEA was 0.000, lower than 0.08 (Ho, 2006; Malhotra, 2020). The HOETLER 0.05 was 602, greater than 200 (Vanichbuncha, 2019), demonstrating the appropriateness of the sample size. Hence, benevolence, honesty, and competence statistically represented a second order construct of trust. The factor loadings were 0.939 (for benevolence), 0.857 (for honesty), 0.787 (for competence), greater than 0.50, thereby demonstrating convergent validity (Malhotra, 2020). These values indicate that the 11 measurement variables whose factor loadings ranged from 0.618 to 0.854 are significantly represented by their respective three latent constructs, demonstrating divergent validity.

Next, the CFA on the affective resolved conflict and the cognitive resolved conflict were performed to investigate their representation of the second order construct of resolved conflict. The chi-square goodness-of-fit test showed a  $\chi^2$  ( $N = 374$ ,  $df = 13$ ) = 36.774,  $p < 0.05$ . The fit indices of GFI and CFI were close to or exceed 0.9 (Ho, 2006), namely 0.972 and 0.981. RMSEA was 0.07, lower than 0.08 (Ho, 2006; Malhotra, 2020). The HOETLER 0.05 was 227, greater than 200 (Vanichbuncha, 2019), demonstrating the appropriateness of the sample size. Thus, the affective resolved conflict and the cognitive resolved conflict statistically represented a second order construct of resolved conflict. The factor loadings were 0.850 (for affective resolved conflict), 0.789 (for cognitive resolved conflict), greater than 0.50, thereby demonstrating convergent validity (Malhotra, 2020). These values indicate that the 7 measurement variables whose factor loadings ranged from 0.676 to 0.862 are significantly represented by their respective two latent constructs, demonstrating divergent validity. So, the three dimensions of e-relationship quality proposed by using the Investment Model (Rusbult, 1980) were reliable and valid.

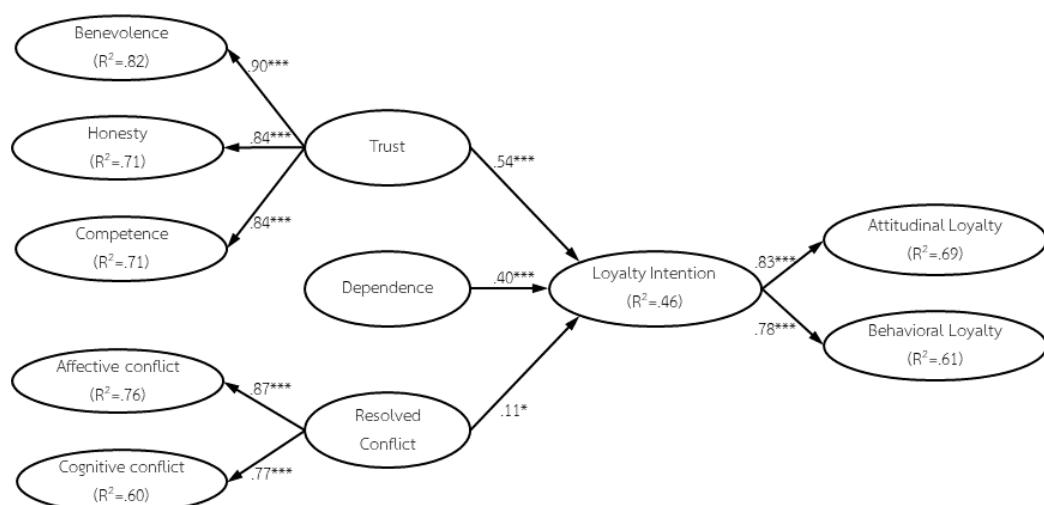
Results of the study's research objective 2, to examine the effect of the e-relationship quality dimensions (trust, resolved conflict, and dependence) on loyalty intention of the consumers in generation Z.

*Based on the Hypothesis 1:* Trust, a reflective construct, measured by benevolence, honesty, and competence, was hypothesized to influence loyalty intention. Resolved conflict, a reflective construct, reflecting the latent constructs of affective resolved conflict and cognitive resolved conflict, was hypothesized to affect loyalty intention. Dependence was hypothesized to influence loyalty intention. The Structural Equation Model provided a  $\chi^2$  ( $N = 374$ ,  $df = 394$ ) value of 794.390,  $p < .001$ . The model fitted well with the GFI of .875, closer to the criterion of 0.90 (Ho, 2006) and the CFI of 0.937, greater than the criterion of 0.90 (Ho, 2006), the RMSEA of .052, in between 0.05-0.08 (Ho, 2006). The sample size was appropriate by the HOELTER 0.05 of 208; and HOELTER 0.01 of 218, greater than 200 (Vanichbuncha, 2019). In hypothesis testing, trust was significantly and positively related to loyalty intention ( $\beta = 0.536$ ,  $p < 0.001$ ), supporting H1. It was also noted that the  $R^2$  of benevolence (81.6%) was highest, followed by honesty (71.4%) and competence (70.6%). This demonstrates the greater explanatory power of benevolence over honesty and competence, respectively in explaining trust.

*Based on the Hypothesis 2:* Resolved conflict was significantly and positively related to loyalty intention ( $\beta = 0.113$ ,  $p < 0.05$ ), supporting H2. The  $R^2$  of affective resolved conflict (76.2%) was greater than cognitive resolved conflict (59.7%). This demonstrates the greater explanatory power of affective resolved conflict over cognitive resolved conflict in explaining resolved conflict.

*Based on the Hypothesis 3:* The effect of dependence on loyalty intention was highly significant and positive ( $\beta = 0.404$ ,  $p < 0.001$ ), supporting H3. Accordingly, the three dimensions of relationship quality proposed in this study by using the Investment Model (Rusbult, 1980) were reliable and valid. In addition, the three dimensions could further explain loyalty intentions. Trust had the highest influence on loyalty intentions, followed by dependence. Resolved conflict had the smallest impact on loyalty intention.

Figure 2. Structural Equation Model's Results



Remarks:  $\chi^2$  DF = 2.016 ; GFI = 0.875 ; CFI = 0.937 ; RMSEA = 0.052 ; HOELTER 0.05 = 208; HOELTER 0.01 = 218; \*  
 $p$ -value < 0.05; \*\*\* $p$ -value < 0.001

## Discussion

*The first research objective was to develop the e-relationship quality dimensions in the online shopping context by adopting the Investment Model.* To this end, a research model was empirically tested from the online shopping experiences of Thai shoppers in generation Z. The findings provided supports for the three dimensions of e-relationship quality, developed by using the Investment Model (Rusbult, 1980). First, trust, developed as a want-to dimension, could be found as a second-order construct consisting of benevolence, honesty, and competence in this study. Among these three components, benevolence could explain trust the most, followed by honesty and competence. The finding on trust as a key dimension of e-relationship quality is consistent with previous studies' results (Achen, 2019; Giovanis, 2017; Castaneda, 2011; McKnight, Choudhury, & Kacmar, 2002). In addition, this study could reaffirm competence as the component that should not be ignored when creating a relationship quality online with generation Z shoppers. Second, resolved conflict, an ought-to dimension, could be found as a second-order construct comprised of affective and cognitive forms. The affective aspect yielded a greater explanatory power in reflecting resolved conflict than the cognitive one. The finding is consistent with previous studies' results (Rotchanakitumnuai, 2012; Roberts et al., 2003; Huang et al., 2014) that affective conflict was an important dimension contributing to relationship quality. Though, this study informed a cognitive pattern of the conflict as well. Third, dependence, developed as a have-to dimension, was confirmed to be the first-order construct. This result is similar to those of the previous studies relating to online relationship quality (Brun et al., 2016; Carter, Wright, Thatcher & Klein, 2014; Yen, 2010) and, in particular, to the switching costs reflected from the Investment Model (Rusbult, 1980) in the study of Ghazali et al. (2016). Among these three dimensions, trust had the greatest effect on loyalty intention reflected by attitudinal and behavioral loyalty intention, followed by dependence. Resolved conflict was shown to have a minimal impact on loyalty intention.

*The second research objective was to examine the effect of the e-relationship quality dimensions newly developed from this study on loyalty intention of the consumers in generation Z.* This study found as hypothesized that trust was positively related to loyalty intention. In other words, the greater the trust as reflected by benevolence, honesty, and competence of the online shopping websites, the stronger the loyalty intention as reflected by attitudinal and behavioral loyalty intention. These are in line with past studies' findings (Al-dweiri et al., 2017; Castaneda, 2011; Carter et al., 2014). Next, resolved conflict was positively related to loyalty intention. This finding is consistent with Roberts et al. (2003), Leung et al. (2005) and Huang et al. (2014). The finding implied that the greater the resolved conflict initiated by the shopping websites, as reflected both affectively and cognitively, the stronger the loyalty intention. Last but not least, the findings revealed the positive effect of dependence on loyalty intention. In consequence, the greater the dependence felt by the shoppers, the stronger the loyalty intention. This positive effect also occurred in previous studies' findings (Ghazali et al., 2016; Yen, 2010). Accordingly, the three dimensions of relationship quality proposed in this study were reliable and valid. In addition, the three dimensions could further explain loyalty intention as measured by both attitudinal and behavioral loyalty intention.

Overall, the new knowledge from this study emphasizes on the advantage of new measurement of e-relationship quality by using a comprehensive view of want-to, ought-to, and have-to. To sustain an e-relationship quality in the online shopping context, not only trust should be established. Resolved conflict and dependence as perceived by the digital generation consumers should be also incorporated and developed collectively with trust. When the online shoppers' loyalty has been expected, trust, dependence, and resolved conflict should be addressed, respectively. In terms of investment, resolved conflict and dependence provided valuable strategic insights into reflecting the customer perception of relationship investment, thereby securing the relationship.

## Implications

For theoretical implications, the three dimensions, namely trust, resolved conflict, and dependence were developed through the theoretical lens of the Investment Model (Rusbult, 1980), which conceptualizes and equally prioritizes its three dimensions of satisfaction, comparable alternative, and investment to be used as a guiding light for this study. Findings showed that the studied data fit well with the theory-driven research framework. Accordingly, the Investment Model (Rusbult, 1980) could be applied to capture relationship quality dimensions more comprehensively in the B2C online shopping context. This finding added to a growing body of literature on e-relationship quality to our understanding of the Investment Model (Rusbult, 1980) in its application to B2C context in both online and offline relationship marketing. This work confirmed that in online shopping contexts benevolence, honesty, and competence should be taken into account when including trust concept in measuring relationship quality. This study's finding on affective resolved conflict correlated favorably with that of Rotchanaumnuai (2012) and helped provide a new evidence of including a cognitive aspect of conflict in a relationship quality model for online shopping contexts. In addition, conflict was studied widely as a dimension of relationship quality in B2B context (Leung et al., 2005), but limited in B2C context, especially in online contexts. Thus, this study demonstrated that conflict could be empirically proved in the online context of B2C markets. In line with these, it confirmed that conflict could reside with relationship quality in the online shopping situation (Huang et al., 2014). This study empirically proved a significant magnitude of trust, resolved conflict, and dependence in predicting loyalty intention. Subsequently, the significant effects of trust, resolved conflict, and dependence on customer loyalty intention could be discovered. Therefore, this manifested empirically an effectiveness of the three dimensions of relationship quality. This also supported the digital marketing theoretical perspective maintaining that customer loyalty should encompass both attitudinal and behavioral loyalty because they have been crucial in digital marketing as the higher expected outcomes (Chaffey & Ellis-Chadwick, 2016).

For managerial implications, this study enhances the managers' understanding of the importance of creating trust, resolving conflict, and introducing dependence via online shopping channels as a strategic relationship building gateway to Generation Z customer loyalty development. To have shoppers feel a sense of want-to visit and revisit the shopping site, the managers should exercise a greater effort on creating trust for their online shoppers mainly through benevolence, honesty, and competence. To cultivate benevolence, the managers should ensure that their shopping site's system delivers a great concern on shoppers' interests and needs, helps them the best when they need help, and deals with them responsively. To create honesty, the managers should enable the system to perform honestly, as promised, and sincerely. For creating a competent shopping site, the managers should warrant that their site is effective at its job, performs its job very well, capable and proficient online store, and very knowledgeable about its fields of business. To have shoppers feel a sense of obligation (ought-to) towards and revisit the shopping site,

the managers should encourage the shoppers to feel the conflict resolved. The managers should be proactive in dealing with potential conflicts when consumers shop online. They should ensure that their shopping site satisfies customer concern mutually and comfortably. Moreover, they should ensure the followings. The site offers a compromise when any potential problem arises. The site provides legal provisions to ensure that shoppers can fulfill their purchase with confidence. The site readily resolves disagreements with customers. The site develops new solution from customers' problems, especially in a new normal age. The shopping site solves problems together with the consumer. The site openly discusses the matter with a consumer when potential problems arise. To build a switching barrier for the shoppers so that they would feel difficult to switch and revisit the shopping site, the managers should use a dependence strategy. That is to make consumers feel that they should depend on the site, they would face difficulty such as buying the products they need, higher costs of time and energy if they switch to buy from other sites. In addition, the managers should ensure that their site provides consistently enhanced competitive services.

### **Limitations and Future Research Directions**

Inevitably, there are some limitations. First, the resolved conflict dimension of e-relationship quality yielded a relatively low regression weight on its relationship to loyalty intention, yet it was a reliable and valid as well as significant dimension. This may be because the respondents may have different and various experiences with the problems they used to face with the online shopping website. The study revealed that their problems experienced included quality, misspecification, delivery, interactive communication, and so on. With the well-established and widely-used (e.g. Ghazali et al., 2016) Investment Model (Rusbult, 1980), future research may examine the extension of other ought-to dimensions of e-relationship quality such as reciprocity (Achen, 2019) in strengthening the effect of ought-to relationship components on loyalty intention. Second, the use of snowball sampling technique has pros and cons. This technique was selected because, during the year of data collection (2019), the technique allowed the increased likelihood of locating the qualified respondents online as specified in the target population (Malhotra, 2020). Future research should apply quota sampling together with panel internet sampling techniques (Malhotra, 2020) to reach the target samples more extensively. Further studies should explore and investigate the determinants of the study's e-relationship quality in some specific online shopping contexts of selected industries. Consequently, other additional outcomes of e-relationship quality as reflected by trust, resolved conflict, and dependence should be comprehended for further examination. This study recommended a future research to examine the effect of e-relationship quality on attitudinal and behavioral loyalty intentions separately and the consequence of the attitudinal loyalty on the behavioral loyalty.

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