Relationship betweenE-Service Quality, E-Satisfaction, E-Trust, E-CommitmentIn Building Customer E-Loyalty:A Literature Review

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ABSTRACT:*Increasingly more intense competition and the global nature require a shifting from transactional marketing paradigm to relational marketing, especially in e-business to meet increasing and varied customer's demands. Company management must establish e-loyalty to maintain and retain customers. This paper aims to explain the relationship model of e-service quality, e-satisfaction, e-trust, e-commitment and customer e-loyalty. This relationship is based on the relationship marketing theory based on the online perspective in building the customer e-loyalty. Results of this study show that e-service quality, e-satisfaction, e-trust and e-commitment play a key role in building the e-loyalty of the online customer.*

KEYWORDS:*e-servicequality, e-satisfaction, e-trust, e-commitment, e-loyalty*

I.   INTRODUCTION

Relationship marketing theory explains the importance of building, repairing and maintaining customer loyalty (Barry 1982; Rauyruen and Miller, 2007). Sheth and Mittal (2004) suggested that the customer loyalty is a combination ofthe elements of attitudes and buying behavior. This means that loyalty is a good attitude and customer commitment to online service providers that led to repurchase behavior, word of mouth and e-word of mouth (Yaya et al., 2011; Chang and Wang, 2011; Chung and Shing, 2010). Customer loyalty as the ultimate goal of relationship marketing becomes very important in e-business or e-commerce.In online marketing (e-commerce), the loyalty referred as electronic loyalty (e-loyalty) is defined as a virtual consumer willingness to visit the website continuously or consider purchasing something from the relevant websites (Cry, 2005; Koernig, 2003). E-loyalty is defined as a good attitude and customer commitment to the online service providers that resulted in the repurchase behavior (Srinivasan et al., 2002). Loyal customers are willing to pay a premium price and are likely to become a new customer referral, therefore companies try hard to maintain the loyalty of their customers accordingly (Downling and Uncle, 1997). This shows that the customer loyalty is a very important thing built by the service providers to avoid customers leave or move to other service providers.

Customer e-loyalty is dynamic and subject to change due to various factors, one of which is the e-service quality (Tjiptono et al., 2008). Previous studies revealed that e-service quality had no consistent influence on e-loyalty (Yaya et al., 2011; Chang and Wang, 2011). This suggests that there are other variables that also determine the relationship of e-service quality on e-loyalty.Suitability of expected service and perceived service will determine customer satisfaction in accordance with the opinion of Kotler (2006) that customer satisfaction can be established through the quality of service. It means that a good quality of service will be able to increase customer satisfaction lead to increased customer loyalty. The higher the e-service quality further improve e-satisfaction of the customer in e-shopping environment (Chang and Wang, 2011; Ou et al., 2011; Kassim and Abdullah, 2010; Jeong and Lee, 2010). This means that e-satisfaction is able to mediate the relationship of e-service quality on e-loyalty.Improved e-service quality will also improve customers e-trust (Chenet et al., 2010; Kassim and Ismail, 2009; Yeh and Li, 2009). E-trust in online transactions are created from the interaction between customers and service providers, so that e-trust is the basis for the creation of a desire to buy online (Flavian, 2005; McKnight, 2004). It can be said that the e-service quality becomes a trigger for e-trust of the customers to the service providers. Research had showed that high e-trust will increase customer e-loyalty (Chung and Shin, 2010; Kantsperger and Kunz, 2010; Horppu et al., 2008). This means that e-trust is able to mediate the relationship of e-service quality on e-loyalty

Online transactions shows that business activity is built on trust (e-trust). Research results showed that the high e-trust can improve customer e-loyalty (Chung and Shin, 2010; Kantsperger and Kunz, 2010; Horppu et al., 2008). In addition, e-trust significantly influences the e-commitment (Ou et al., 2011; Gil-Saura et al., 2009; Chenet et al., 2010; Caceres and Paparoidamis, 2007).

This shows that e-trust becomes a trigger for e-commitment and e-loyalty customers.Moorman et al. (1992) stated that commitment is an effort to preserve and maintain the long-term effect between the two parties to be more valuable. Furthermore Dewyer et al, (1997) suggested that the commitment is defined as a form of written or implicit agreement to continue the relationship between two or more parties. E-commitment in the concept of long-term relationship plays an important role as most of long-term effect is widely based on the commitment of both parties. This means that e-loyalty is also determined by e-commitment (Dagger and O'Brien, 2010; Chung and Shin, 2010; Caceres and Paparoidamis, 2007).

The purpose of this paper is to establish in depth study on the relationship marketing theory that explains the importance of building, repairing and maintaining customer loyalty by looking at the role of e-satisfaction and e-trust as a mediating variable of the relationship of e-service quality on e-loyalty. It also examines the role of e-commitment as a mediating variable of e-trust and e-loyalty relationship.

II. FUNDAMENTAL THEORIES

Paradigmchanges from transactional marketing to relationship marketing is based on the fact that the customer demands are more and varied, increasingly and globally more intense competition open the opportunity for the customers to freely determine their choice to buy goods or services to the companies they like. When encounter these conditions, the company management must be aware that retain existing customers is far more important than creating new customers (Zeithaml and Bitner, 2004; Barness, 2003; Achrol, 1997; Berry et al., 1995). This condition indicates a paradigm shifting in transactional marketing to relational marketing, so it requires an understanding of the definition of relationship marketing. Grönroos (2002) defines the following relational marketing "Marketing is to establish, maintain and engage relationship with customers and other partners, at a profit, so that the objectives of the parties involved are met. This is achieved by a mutual exchange and fulfillment of promises".

The definitions in, confirms that the relationship marketing aims to create a sustainable superior customer value and becomes a central issue in marketing. Thus, the entire organizational capabilities are deployed to establish and improve valued long-term relationship to the customer. The essence of the concept of relationship marketing is to understand the needs and desires of the customers, then compile the total offerto meet the satisfaction of the customer needs.Essentially, the concept of relationship marketing is a strategic orientation or philosophy in running a business that is more focused on efforts to maintain and develop relationships with current customers than to seize new customers (Zeithaml and Bitner, 2004).

The philosophy of relationship marketing is based on the assumption that the final consumer and business customers prefer to establish an ongoing relationship with one organization rather than having to constantly change providers in order to obtain the expected value. The fact that the cost of retaining customers is cheaper than acquiring new ones has made many organizations begin to apply the concept of relationship marketing. Application of this concept raised a question, what are the basic values of relationship marketing? Gummesson (2002) formulated the basic values of relationship marketing as follows: (1) marketing management divided into marketing oriented organization management, (2) long-term collaboration and joint value creation on the basis of "win-win". It means that the main emphasis is on customer retention, (3) all parties must actively and responsibly in an interactive relationship, (4) concerned with the value of the relational and services relationship rather than the value of legal bureaucratic.

Long-term relationship between the company and the customer will be created if there is an emotional bond based on the balance of benefits received by the application of relational marketing and enterprise customers. Without the balance of benefits received, a long-term business relationship between companies and customers will not be created because one of the parties feelsdisadvantaged. The application of the concept of relationship marketing provides several benefits to the company and the customer. For the customer, relationship marketing gives some potential benefits as follows: confidence benefits, social benefits, special treatment benefits (Zeithaml and Bitner, 2004). For service providers, application of relational marketing gives some potential benefits as follows: (1) The direct benefits in the form of lower costs (such as marketing costs, administrative costs, costs for the consumer to know, and others), customer loyalty, premium price over superior service and word-of mouth communication, (2) indirect benefits such as employee retention, because people usually prefer to work in a company with loyal customers. The balance of benefits the company and the customer received is a major prerequisite for maintaining long-term relationships in the form of customer loyalty. Zeithaml and Bitner (2004) suggested three main strategies to create long-term relationships with customers, namely: financial bonds, social bonds, customization bonds and structural bonds.

Barness (2003) suggested some relationship marketing dimensions, namely: trust, commitment, trustworthy, closeness, understanding and empathy, the same goals, values given, reciprocity, respect and sincerity, attention and affection and a sense of love, dependence, consciousness, two-way communication, warmth and intimacy, needs, knowledge, responsiveness, keeping promises, social community support and competency. But in the social psychology literature, two key factors appear as vital to maintain a long term relationship that is "trust and commitment" (Barness, 2003; Morgan and Hunt, 1994). Company that truststhe customersvice versaallow a strong commitment to the customers to remain loyal to the company. Real loyal customer is a customer who has confidence and a strong commitment to maintaining a long-term relationship with the company. Berry (1995) suggested that a foundation to build and maintain relationships between service providers and customers is keeping promises made to the costumer and delivered it to the customer. The implication for the service providers contains three important activities, namely: (1) making promises, (2) enabling promises and, (3) keeping promises ". Making promises commonly called external marketing is related to the activities of the company in making realistic promises and well delivered to customers through the efforts of advertising, sales promotion and personal selling. Relationship marketing theory above is used as the parent of the theory of loyalty, commitment, trust, satisfaction and service. In addition, it acts as the basis of theoretical thinking to understand how to build customer loyalty.

2.1. E-Service Quality
Information between countries in the world now has no geographical boundaries anymore. Implementation of the Internet, electronic commerce, electronic data, virtual office, etc. has broken the physical boundaries between countries (Indrajit, 2000). Trade transactions can be easily done in cyberspace through electronic transactions even utilizing electronic payments (electronic payment). Thus, the marketing experts in the end had to redefine his research, especially research in the field of services (service). Implementation of the Internet led to a change in service quality dimensions of the concept of service quality (serqual) into electronic-service quality. According to Yi and Gong (2008) that quality plays a vital role in the success of electronic service, so that the definition and concept of e-service is an interactive services and Internet-based customer service that is controlled by the customer and integrated with processes that are connected in organizational support, and technologies aimed to strengthen the relationship between the customer and the service provider (Ruyter et al., 2001 in Luarn and Lin, 2003). Zeithaml et al., (2000) defines e-service quality as an effectively and efficiently use to shop, buy, and distribute goods and services. According to Zeithaml et al., (2002), based on various studies a number of criteria generally used by the user customers in evaluating the websites and the distribution of the services quality includes (a) information availability and content, (b) usability or ease of use, (c) privacy and security, (d) graphic style and (e) fulfillment / reliability. The survey results of Liu and Arnett (2000) on the critical factors that influence the success of a website associated with the consumer found 5 key factors, namely: (1) Quality of information (2) Service (3) The use of the system (4) Consumer perception (5) Websites design. Parasuraman et al. (2005) developed the ES-QUAL to measure e-service qualityand resulted in 7 dimensions of e-service quality, namely: efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and contact. Four-dimensional (efficiency, reliability, fulfillment, and privacy) formed the core of ES-QUAL scale used to measure customer perceptions of service quality in distribution through online retailers. Furthermore Parasuraman at al. (2005) stated that the last three dimensions, namely: responsiveness, compensation, and contact only applies when customers have problems or questions in the use of the site. According to the TsuiWa(2003), the various constructs that influence satisfaction (e-satisfaction) and customer loyalty via the Internet (e-loyalty) is the dimension of e-service quality with indicators of ease of use, usefulness and enjoyment.

1.2. E-Satisfaction
The theory of customer satisfaction conceptualizing a simple standard, namely the expectations on how good or service perform its function. Tjiptono (2005) defines satisfaction / dissatisfaction of customers as customer response to the evaluation of disconfirmation perceived between initial expectations before the buyer or other performance norms perceived and actual performance after use. Engel et al. (1990) defines customer satisfaction as after-purchase evaluation in which alternative is selected at least equal or exceed customer expectations. On the other hand, dissatisfaction occurs when the results do not meet customer expectations. Furthermore, Kotler (2000), gave a definition of customer satisfaction as"Customer Satisfaction is the level of a person's felt state resulting from comparing a product's perceived performance (or outcome) in relation to the person's expectation"..Based on the above definitions it is concluded that customer satisfaction is the level of one's feelings generated by comparing the performance of a product with the expectation of the product.In e-business, success or failure of internet shopping is largely determined by how much the customer is satisfied. If the customer or the customer is satisfied, then they will buy again, and they will become active reference source through various communication channels,

including through the Internet. Some researchers suggested similarities and differences between the purchase of products and services in an online retail environment with a traditional retail environment (Cyr et al., 2007). According Evanschitzky et al. (2005) the dimensions and determination of satisfaction in the context of e-commerce satisfaction is relatively different. It is not clear if the dimensions used to evaluate the satisfaction of a traditional retail or service are set and become the relevant dimensions to evaluate satisfaction in media technology. According to Bressolles and Nantel (2008) most of the differences between traditional and electronic retail services is the shift of human-to-humaninteraction to human-to-machine interaction. Anand (2007) defines e-satisfaction as satisfaction based on relationship marketing with the use of media technology. In a broad perspective, the Internet is a new technology and satisfaction on the web site (e-satisfaction) become the controller through the ease of use and the usefullness.

Tsui Wa (2003) stated that the main purpose to prove a better understanding of the relationship between e-service quality, customer satisfaction and loyalty when using an online portal. First, to investigate the relationship between e-service quality, satisfaction and loyalty in the online environment; Second, to investigate the dimensions used in measuring the quality of the website or the dimensions of e-service quality (ease of use, usefullness, enjoyment). Examine how e-service quality and satisfaction contribute to customer loyalty (e-loyalty). In order to obtain input for the development of products or services it is necessary to measure the customer satisfaction. There has been no single measure or the best method for measuring customer satisfaction that is universally agreed

1.3. E-Trust
Trust is a major factor in the interaction between two parties and the wider party. According to Mukherjee and Nath (2007), the role oftrust is very important to build relational bond as " the foundation of strategic partnership " between the seller and the buyer. Online transactions are full with uncertainty and potential risks. Therefore, it is difficult to imagine that consumers will transact with online service providers without having to put their trust in a specific vendor (Pang et al., 2007). According Moorman et al, (1992) trust as the willingness of partners to exchange with the belief that the pair will meet its obligations in a relationship. Trust is important in the relationship between the vendors to customer. Many theories about trust who agreed that the trust can be used in all situations, such as uncertainty and some degree of ease will be required in the existence of the trust itself (Bahmanziari et al., 2003). Furthermore, the dimensions of trust according to Mayer et al. (1995) consist of three factors that shape a person's belief that namely ability,benevolence, and integrity.

These three factors can be explained as follows:
(a) Ability, refers to the competence and characteristics of sellers / organization that allows one party to have a specific domain. Ability means more than service for individubut covers all aspects in conducting the business transactions (b) Benevolence, is the willingness of service providers to consumers in making and providing the best in order to create mutual satisfaction. (c) Integrity, related to the perception of service providers that consumers will persist in the principle that has been given. The existence of the suitability of information, facts and actions provided to consumers. Based on some opinion of trust (e-trust) above it can be stated that the trust is the belief of the customer to the provider in the relationship of the transaction fulfillment of obligations in accordance with the desired expectations.

1.4. E-Commitment
Commitment by Morgan and Hunt (1994) is "an exchange partner believing that on-going relationship with another is so important as to warrant maximum Efforts at maintaining it; that is, the dedicated party believes the relationship is worth working on to ensure that it endures indefinity". This definition is similar to that presented by Moorman and Zaltman (1993) that the commitment of a constant desire to maintain a valued relationship. Relationship of value associated with the belief that there is only relational commitment when the relationship is considered as important. In addition, the constant desire to maintain a relationship with the view that the partner who wants a relationship can run continuously and will strive to maintain it. Thus, relational marketing becomes an important issue. Morgan and Hunt (1994) states that in building the relationship marketing attention should be paid to two things as the key factors: trust and commitment of all parties involved in these activities. Furthermore, Barnes (2003) states that a commitment is a psychological state that is globally represent the experience of dependence on a relationship; commitment to summarize previous experience and direct dependence of the reaction on the new situation. Commitment is a long-term orientation in a relationship, including the desire to maintain the relationship. In the area of marketing services, by Barry et al., (1991), the relationship is built on the foundation of commitment. In addition, the commitment is also a process that creates the desire of the customer to have a relationship with a particular company. A recurring theme of the various

parties in building the commitment among exchange partners are hard works to maintain and develop this valuable attribute in a relationship that is commitment. Therefore, the commitment is central to all relational exchanges between companies and various partners. In general there are two different types of commitment namely: calculative and affective (Peppers and Rogers, 2004). Calculative commitment associated with the type of instrument of commitment and as an extension of the need to maintain a relationship that is caused by the economic benefits and switching cost. Calculative commitment resulted from the economic analysis of the costs and benefits to make the commitment. On the other hand, affective commitment occurs because a person has emotional bonds and not for economic reasons. Therefore, the commitment is sensitive in establishing relationships with other parties. Customer trust is a strong contributor to the commitment if the open communication and exchange of information used to create positive relationships attitudes and also used to strengthen the benefits relationship.

1.5. E-loyalty

Definition of customer loyalty has always been associated with a combination of elements of attitudes and buying behavior of customers. Sheth and Mittal (2004) stated that in behavioral terms, brand loyalty is simply a customer's consistent repurchase of a brand. This loyalty definition viewed from the perspective of behavior is that consistent customer buying behavior towards a particular product. Based on these definitions, loyalty is measured by the proportion of the purchase, the sustainability of the purchase and the probability of purchase.

According Allagui and Temessek (2004), some of the factors that affect e-loyalty customers to an internet portal is satisfaction, the quality of services offered, customization and user interface. E-customer loyalty is an important factor in the success of a website, especially a portal. In addition, there are several factors that drive loyalty in electronic environment (e-loyalty) among those are trust, ease of use, usefulness, enjoyment / flow,value, social presence, site preference and also the commitment, as well as the desire to subscribe (Luarn and Lin, 2003). Through repeated visits to the website, in addition to making a purchase they will generally give a positive word of mouth and would recommend the experience to other customers, thereby reducing operating costs in finding customers or customer.

1.6. Relationship between e-Service Quality, E-Satisfaction, E-Commitment in Building Customer E-Loyalty

It has been previously described that relationship marketing in online transactions (e-commerce) is a marketing philosophy that focuses on long-term relationships between customers and service providers in order to improve customer loyalty. In serqual theory explains that loyal customers will be caused by the quality of services obtained from an online provider (Parasuraman et al., 2005; Srinivasan et al., 2002). The empirical results show that the increase in e-service quality can improve e-loyalty (Yaya et al., 2011; Santouridis and Trivellas, 2010; Sheng and Liu, 2010; Chenet et al., 2010). Results of research conducted by Yaya et al. (2011) found that high e-service can improve the e-loyalty. Then findings of Santouridis and Trivellas, (2010) stated that the e-service quality has a significant and positive effect on e-loyalty.

E-service quality is one of the antecedents of customers e-loyalty (Herington and Weaven, 2009; Hu et al., 2009). High level of service is believed to be an effective way to improve the e-loyalty (Huang and Liu, 2010; Kim et al., 2007). Customers will be loyal to the services obtained during interacting with service providers and is able to provide a good service, so that the services provided can build and maintain e-loyalty customers. E-service quality is an important factor for any business that is driven by the need to stay competitive (Kassimand Ismail, 2009; Chang and Wang, 2011). High influence of e-service quality significantly improve the e-satisfaction (Chang and Wang, 2011; Ou et al., 2011; Kassim and Abdullah, 2010; Jeong and Lee, 2010). Kotler (2006) stated that the quality of service (service) must be started from the needs of the customer, then the impact on customer satisfaction and ending on customer loyalty. Therefore a good service quality is expected to improve customer satisfaction, and high customer satisfaction can generate customer loyalty. E-satisfaction is an important factor in building e-loyalty customers (Ou et al., 2011; Chung and Shin, 2010). Empirical evidence shows that e-satisfaction had a positive and significant effect on e-loyalty customers (Wu et al., 2011; Dagger and O'Brien, 2010; Gil-Saura et al., 2009; Sahadev and Purani, 2008).

Services obtained during customers interact using the website, is also expected to establish and maintain an e-trust as a reflection of a concern to customers. If the customer's e-trust has been built, the customer will feel ready to accept anyservices the web hosting provider offer. The results of previous study show that e-service quality had a direct positive and significant effect on customer e-trust (Chenet, et al, 2010; Kassim and Ismail, 2009). E-trust becomes "a key mediating variable" in the concept of relationship marketing

in building long-term relationships (Morgan and Hunt, 1994) or the "essential elements" (Ganesan, 1994) to develop a successful relationship. Moorman et al. (1992) revealed that the trust is the willingness of partners to exchange based on the belief that the partner will meet its obligation in a relationship. Furthermore, Srinivasan (2004) stated that the e-trust contributes to success in business relationships. Mukherjee and Nath (2007) confirmedthat the role of trust (e-trust) is very important to build relational bonds as "the foundation of strategic partnership" between the service provider and the customer. Ball et al. (2006) consider e-trust as antecedents of e-loyalty, at the level of the same e-satisfaction. Empirical studies have proven that customer e-trusts had positive and significant impact directly on customer e loyalty (Chung and Shin, 2010; Kanstperger and Kunz, 2010; Horppu et al., 2008).

E-trust and e-commitment is not an independent concept, but interconnected. Direct positive relationship of e-trust to e-commitment has been widely demonstrated in the literature. Most of the research has been set up e-trust as a major determinant of e-commitment (Morgan and Hunt, 1994), but some researchers have considered the e-trust and e-commitment to become a major dimension in building quality relationships, representing an overall assessment of the relationship (Kumar et al., 1995). Research on the quality of the relationship lately show that the dimensions of e-trust and e-commitment is often included in the construct, but other studies have systematically examined the size of the construct and have proposed different dimensions (Lindgreen and Wynstra, 2005). E-trust is regarded as an effective and desirable attributes in a long-term relationship between the organizations. Morgan and Hunt (1994) stated that when an organization felt that there was an e-trust in the relationship becomes a sign for making a commitment. E-commitment in the concept of long-term relationship plays an important role as a long-term influence of the most widely based on the commitment of both parties. Empirical evidence shows that customer e-trust had a significant and positive effect on customer e-commitment (Ou et al., 2011; Chenet et al., 2010; Chung and Shin, 2010 Caceres and Paparoidamis, 2007). Moorman et al. (1992) proposed the commitment as an effort to preserve and maintain the long-term effect between the two parties to be more valuable. Dewyer et al. (1997) suggested that the commitment is defined as a form of express or implied agreement to continue the relationship between two or more parties.

E-commitment is a key mediating variable for relationship marketing (Morgan and Hunt, 1994; Palmatier et al., 2007). E-commitment related to the belief in a relationship that is very important to ensure maximum effort in maintaining the relationship. Therefore, e-commitment is an evaluation of the current benefits and costs of a relationship, implying a long-term orientation of the relationship. The relationship between e-commitment and e-loyalty has also been considered by Dagger and O'Brian (2010) who found that e-commitment significantly and positively related to e-loyalty. In today's business environment, the relationship with the customer is very important to create a competitive advantage in order to obtain economic benefits from customer retention (Verhoef, 2003). The findings of the study stated thatcustomers e-commitment significantly affect the e-loyalty of the customers (Chung and Shin, 2010; Traceres and Paparoidamis, 2007).

Based on theoretical and empirical studies, a relationship framework can be constructed to explain the relationship of the five variables, namely the e-service quality, e-satisfaction, e-trust, e-commitment and e-loyalty variable. It can also be used to determine the role of e-satisfaction and e-trust as mediating variables of the relationship of e-service quality on e-loyalty. In addition, it is important to understand the role of e-commitment as a mediating variable of e-trust relationship on e-loyalty.

Figure: Relationship between e-Service Quality, E-Satisfaction, E-Commitment in Building Customer E-Loyalty
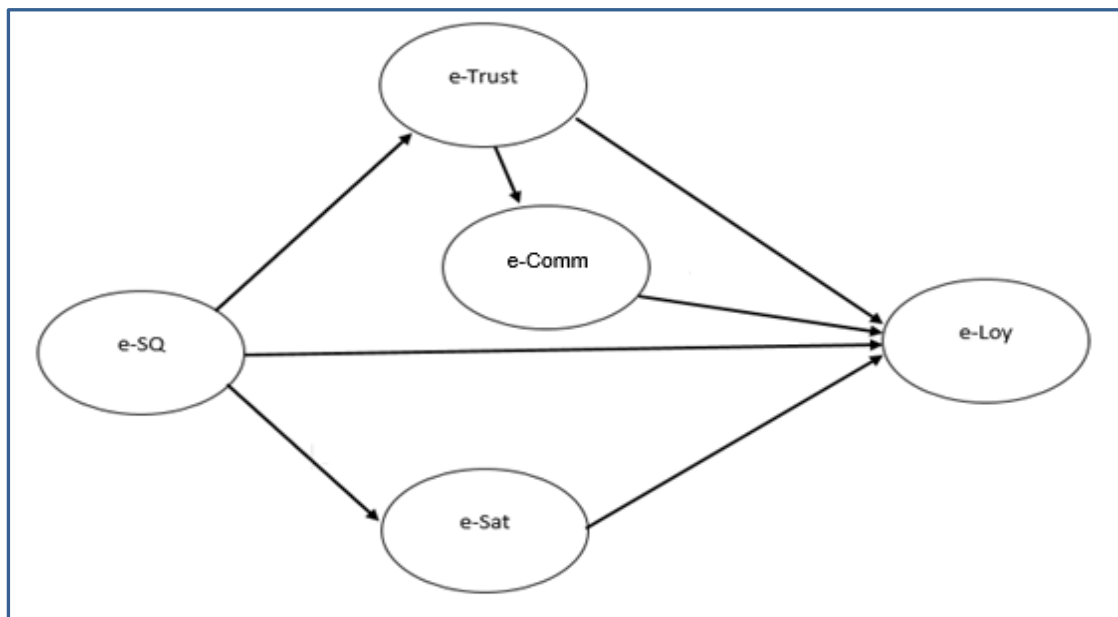
III. CONCLUSION

Relationship marketing is motivated by the fact that the customer demands is increased and more varied, increasingly more intense and global competition lead to the opportunities for customer to freely determine their choice to buy goods or services from companies that they like. Faced with these conditions, the company management must be aware that retain existing customers is far more important than creating new customers (Zeithaml and Bitner, 2004; Barness, 2003; Achrol, 1997; Berry et al., 1995). This shows that customer loyalty is a very important thing built by service providers so that customers do not leave or move to other service providers. Customers E-loyalty are dynamic and subject to change due to the e-service quality, e-satisfaction, e-trust, and e-commitment.

Kotler (2006) stated that customer satisfaction can be built through service quality. The higher the e-service quality will further improve online customer satisfaction in e-shopping environment (Chang and Wang, 2011; Ou et al., 2011; Kassim and Abdullah, 2010). Furthermore, e-satisfaction customer can increase e-loyalty customer (Wu et al., 2011; Dagger and O'Brien, 2010). This means that e-satisfaction is able to mediate the relationship of e-service quality on e-loyalty.Improved e-service quality will increase customer e-trust (Chenet et al., 2010; Kassim and Ismail, 2009; Yeh and Li, 2009). It can be said that the e-service quality becomes a trigger for e-trust of customers with service providers. Online transactions shows that business activity is built on trust (e-trust). The results showed that the high e-trust can improve customer e-loyalty (Chung and Shin, 2010; Kantsperger and Kunz, 2010; Horppu et al., 2008).

E-commitment in the concept of long-term relationships plays a key role in building e-loyalty. This is confirmed by the position of e-trust as a major determinant of e-commitment (Morgan and Hunt, 1994). E-trust is regarded as an effective and desirable attributes in a long-term relationship between the organizations. Morgan and Hunt (1994) stated that when an organization felt that there was an e-trust in the relationship then it becomes a sign of willingness to commit. The relationship between e-commitment and e-loyalty has also been considered by Dagger and O'Brian (2010) who found that e-commitment significantly and positively related to e-loyalty. In today's business environment, the relationship with the customer is very important to create a competitive advantage in order to obtain economic benefits from customer retention (Verhoef, 2003).

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