ASSESSING THE EXTENT TO WHICH CUSTOMER, TECHNOLOGICAL AND ORGANISATIONAL FACTORS RESULT IN CUSTOMER LOYALTY TO ONLINE VENDORS IN ZIMBABWE DURING COVID-19, 2020–2021

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ABSTRACT

Online vendors in Zimbabwe have been battling to take off despite widespread technological advances and globalisation. An online vendor system relies on internet penetration and use. Such systems face challenges in terms of identifying the best possible mix of customer, technological and organisational factors to trigger customer loyalty and create a competitive advantage for this market over conventional bricks-and-mortar organisations. This study sought to determine the extent to which customer, technological and organisational factors lead to customer satisfaction and trust, resulting in customer loyalty to online vendors during Covid-19. This study used a quantitative research methodology, with questionnaires administered by email that sought scaled responses, resulting in the study being to a large extent value free. The major finding came from the fact that all alternative hypotheses were accepted at $p > 0.05$, which reflects the probability that the null hypothesis is true, thus implying that customer, technological and organisational factors were of great value to online vendors in Zimbabwe during Covid-19. The study concludes that Zimbabwean online vendors should keep updating and upgrading the online structures of systems so that they are compatible with global online vending protocols.

INTRODUCTION BACKGROUND

This study explores the challenges faced by online vendors in Zimbabwe during the coronavirus disease 2019 (Covid-19) pandemic. The study begins by discussing the background to the study and the research questions and objectives, as well as indicating the significance of the study. The researcher will also review pertinent literature and come up with a conceptual framework on how to address the problem. The most appropriate methodological approach will be explained, including the data collection instruments to be used. Data analysis methods will be specified, and the limitations and ethical considerations of the study will be revealed.

In 2016, the US Census Bureau estimated the population of Zimbabwe at 14,546,961. Statistics from the International Telecommunications Union (ITU) indicate that as of June 2016, there were 6,759,032 internet users representing 46.5% of the population of Zimbabwe. Table 1 below shows the growth in internet usage in Zimbabwe from 2000 to 2016. From 2000 to 2021, the rate of

internet penetration and use in Zimbabwe saw growth of 16,700%. This implies that online vendor entrepreneurial activities also have the capacity to increase substantially.

Table 1: Internet Usage and Population Growth in Zimbabwe

YEAR	Users	Population	% Pen.	Usage Source
2000	50,000	14,712,000	0.3 %	ITU
2002	500,000	13,874,610	3.6 %	ITU
2005	820,000	12,247,589	6.7 %	ITU
2008	1,351,000	12,382,920	10.9 %	ITU
2011	1,445,717	12,619,600	11.5 %	ITU
2016	6,759,032	14,546,961	46.5 %	ITU
2021	8,400,000	15,214,220	55.7 %	ITU

Source: www.internetworldstats.com

The figures in Table 1 show that internet usage has grown significantly over the years. They also show that the population has over time embraced the use of the internet. The growth is seen to be mainly in internet usage but not necessarily in online shopping. Although there is an array of electronic platforms at the disposal of the Zimbabwean market, there appears to be a rooted scepticism on the part of users to take advantage of these platforms (Ailawadi & Farris, 2017, Bradlow et al., 2017). The significant growth in internet usage, however, seems not to be supported by the continuous challenges facing telecommunications infrastructure. It has taken a long time to put infrastructure in place that allows for internet access by households. This is evidenced by the unavailability of internet connections in most urban areas of Harare. In the central business district (CBD) internet connections are available through various internet service providers (ISPs), which offer the service to businesses in and outside Harare. However, the ISPs appear not to have done enough to offer or market the same service to high density areas in Harare outside the CBD, for example Budiriro, Kuwadzana, Dzivarasekwa and Highfields, with ISPs seeming to concentrate on low density areas. Creation of awareness is required for people living in medium to high-density areas to accept such services. Most individuals access the internet through mobile phones, predominantly for access to social networks like Twitter, Facebook and LinkedIn, to mention a few. Landline connections appear to be a luxury for medium to low-income earners in a tough economy with a relatively high unemployment rate (Woodham, 2017).

The current cash crisis prevailing in the Zimbabwe economy has to some extent been the driving force behind embracing the use of internet, as people have limited options; the only other alternative is the use of electronic platforms (cashless transactions). These platforms appear to be used for the payment and purchase of goods and services in bricks-and-mortar establishments, but not online shopping. Although a growing number of Zimbabweans are

computer literate, they seem to be less conscious of the opportunities that the internet offers. "Research done by Research ICT Africa in the year 2016 and submitted to the parliament of South Africa, ascribed that Zimbabwe had the third most expensive mobile data in Africa with the cheapest monthly 1GB data package in the country was set at USD 30" (Hankem and Bostrom, 2017). The cost of internet access and infrastructure, and lack of knowledge regarding opportunities available on the internet, appear to be a cause for concern regarding internet usage in Zimbabwe, even though growth in e-business gives the country and other African countries an opportunity for trade with developed countries.

Although internet access is relatively expensive for local Zimbabweans, a considerable number of Zimbabweans are in the diaspora. There they are exposed to online shopping and expectations are they would use it to purchase goods and services for the family at home.

> It is hard to pin down the exact number of Zimbabweans who left the country during the past decade of political and economic turmoil. So broad are the estimates that even the International Organisation for Migration (IOM) office in Harare says that 500,000 to four million Zimbabweans are abroad. But with no reliable statistics, the organisation acknowledges that this has placed a strain on its work to catalogue the number of Zimbabweans living in the diaspora. However, tacit agreement among nongovernmental organisations is that the Zimbabwe diaspora is spread out mainly in South Africa, Botswana, the United Kingdom, Canada, the United States, New Zealand and Australia. South Africa is estimated to have the bulk of Zimbabwe's diaspora community, with an estimated two million to three million Zimbabwean nationals living in that country (Ndlovu, 2013:1).

Zimbabweans in the diaspora represent a significant market size that local online vendors should consider. More needs to be done in terms of strengthening awareness efforts by advertising their services abroad. This will assist them to bring out the full potential of this market.

Problem Statement

The challenge faced by certain popular online vendors in Zimbabwe, such as Ownai, Hammer & Tongues and Food World, is that while there is potential growth in online vending, supported by an obvious growth in internet usage, internet usage seems to be growing at a faster pace than online shopping. The transition from doing business in a bricks-and-mortar set-up to modern e-business appears to be slow in Zimbabwe (Van Doorn et al., 2017). As Zimbabwean online retailers fight for the same limited customer pool, the challenge is how to gain a competitive advantage and how to derive the maximum returns from each customer. Having a loyal customer base is a critical success factor in any retail sector. Customer loyalty is a well-researched topic and has been widely accepted by marketers as a major driver of success in the retail industry in general. We therefore chose to study customer loyalty in an e-commerce context. However, as the literature has shown, customer loyalty in an e-commerce context has not been conceptualised or validated (Luarn & Lin, 2003). Therefore, the statement of the problem pertaining to this research is: "To what extent do customer, technological and organisational factors result in customer loyalty for an online vendor in Zimbabwe?"

Globalisation has driven retailers of goods and services to look for multiple channels as a way to

enhance value delivery for their customers. Competition has forced businesses to become value driven owing to the homogeneous nature of products and services. As a result of the pressure to remain competitive while delivering superior value, businesses have embraced opportunities like the online services that technology has opened for business. Businesses in Zimbabwe are fast realising that the online delivery of goods and services is not just a fad but an essential way of doing business. It is from this perspective that businesses need to understand what the determinants to retaining their online customers are to achieve their financial objectives in the provision of online services. Customer loyalty in online services (e-commerce) is as important as it is in traditional bricks-and-mortar stores. Furthermore, it is more expensive and difficult to regain a customer in an e-commerce context than it is in a traditional store (Eid, 2011; Gefen et al., 2003; Luarn & Lin, 2003; Safa & Ismail, 2013). As a result of globalisation and the availability of information at a click, online vendors in Zimbabwe are confronted by customers with high expectations. Consequently, organisations will not be able to survive without the formulation and implementation of strategies for adapting to the continuous changes in customer tastes and preferences, responding quickly and competently to meet these high expectations.

The economic environment in Zimbabwe is challenging and volatile; conditions that businesses need to contend with to survive. The rapid advancements in technology demand that businesses are agile so that they are not left behind; they have to keep pace with the changes to remain relevant. It is therefore imperative for online vendors in Zimbabwe to keep abreast of the customer, organisational and technological factors that engender loyalty in online customers, because retaining customers is a financial imperative for e-vendors (Luarn & Lin, 2003).

Online businesses are established so that they make money, like any other business. Through this essential business model and delivery channel, which is highly competitive both locally and globally, online vendors are faced with the need to drive profitability from loyal customers. In addition, customer and technological factors have changed the landscape for online retailers; hence the need to analyse these factors in the face of customer loyalty in online services as it relates to Zimbabwe. Accordingly, in developing countries in sub-Saharan Africa, and Zimbabwe in particular, there is a need to examine the effects of these factors on customer loyalty.

Objectives
This study is premised on the need to assess the extent to which customer, technological and organisational factors lead to customer satisfaction and trust, thus resulting in customer loyalty to an online vendor in Zimbabwe in the post-Covid-19 era. Finally, the article seeks to draw conclusions about the extent to which satisfaction and trust lead to customer loyalty.

Hypothesis
In response to the research questions and as a guide to data collection and interpretation, a number of hypotheses were formulated to enable this research not only to discover a relationship between the variables, but also to predict a relationship based on theoretical guidelines and/or empirical evidence. The article is posited on a set of eight hypotheses based on customer factors, technological factors, organisational factors, customer satisfaction, trust and loyalty.

i) Customer factors – satisfaction of online customers in Zimbabwe

H_0: Customer factors do not affect the satisfaction of online customers in Zimbabwe.
H_1: Customer factors affect the satisfaction of online customers in Zimbabwe.

ii) Customer factors – trust of online customers in Zimbabwe

H_0: Customer factors do not affect the trust of online customers in Zimbabwe
H_1: Customer factors affect the trust of online customers in Zimbabwe

iii) Technological factors – satisfaction of online customers in Zimbabwe

H_0: Technological factors do not affect the satisfaction of online customers in Zimbabwe
H_1: Technological factors affect the satisfaction of online customers in Zimbabwe

iv) Technological factors – trust of online customers in Zimbabwe

H_0: Technological factors do not affect the trust of online customers in Zimbabwe
H_1: Technological factors affect the trust of online customers in Zimbabwe

v) Organisational factors – satisfaction of online customers in Zimbabwe

H_0: Organisational factors do not affect the trust of online customers in Zimbabwe
H_1: Organisational factors affect the trust of online customers in Zimbabwe

vi) Organisational factors – trust of online customers in Zimbabwe

H_0: Organisational factors do not affect the trust of online customers in Zimbabwe
H_1: Organisational factors affect the trust of online customers in Zimbabwe

vii) Customer satisfaction – loyalty of online customers in Zimbabwe

H_0: Customer satisfaction does not affect the loyalty of online customers in Zimbabwe
H_1: Customer satisfaction affects the loyalty of online customers in Zimbabwe

viii) Customer trust – loyalty of online customers in Zimbabwe

H_0: Customer trust does not affect the loyalty of online customers in Zimbabwe
H_1: Customer trust affects the loyalty of online customers in Zimbabwe

Significance of the Study

This study is of significance to academics through the information it adds to the body of knowledge, as few studies have been conducted on online vending in the Zimbabwean context. The study is also of importance to management (the business), as it will assist online vendors to better understand their business field and take corrective action to address identified performance deficiencies, thereby improving financial performance. Above all, management should increase the organisation's competitiveness so that local online vendors can compete against larger global players such as eBay and Alibaba. The world has become a global village and there is significant potential for local online vendors to reach markets beyond the Zimbabwean borders post-Covid-19. Online vending is a new market niche in Zimbabwe, hence companies that master the critical success factors have scope to expand the sector and acquire a significant portion of the market share. The key to survival in the ever-competitive online business world is superior financial performance, and businesses that are unable to sustain their financial performance will close. Improved performance on the part of online vendors will also create employment for the thousands of jobless Zimbabwean university graduates who have turned to the informal sector as a means of survival.

Technology-based payments have become the order of the day in a cashless society such as

Zimbabwe. The study can therefore help the management of online companies to tailor their systems and processes to address the challenges Zimbabweans are facing due to cash shortages. Finally, owing to increased travel distances between the place of residence, the workplace and shopping malls, online shopping creates convenience. Therefore, management will be interested in the results of the study because it will guide them on how to capture additional customers.

Determinants of Customer Loyalty in E-commerce in the Zimbabwean Context

PR loyalty marketing.com (n.d.) views customer loyalty as "both an attitudinal and behavioural tendency to favour one brand over all others whether due to satisfaction with the product or service, its convenience or performance or simply familiarity and comfort with the brand". PR loyalty marketing.com further elaborates that "customer loyalty encourages consumers to search more consistently, spend a greater share of wallet, and feel positive about a shopping experience, helping attract consumers to familiar brands in the face of a competitive environment". According to Grewal (2014), customer loyalty "is more than simply preferring to purchase from one firm instead of another. It means that customers are reluctant to patronize competitive firms". Gefen (2002) defines customer loyalty as "retaining existing customers by earning trust since those who trust will return to purchase whilst those who do not trust will not return". Accordingly, customer loyalty is an attitudinal and behavioural tendency to favour one brand over another (Grewal, 2014; PR loyalty.com) which is attributable to specific factors that include satisfaction with a product or service, familiarity with or the performance of a brand, and earned trust (Gefen, 2002; PR loyalty marketing).

Antecedents of Customers' Willingness to Engage in E-commerce

Several factors contribute to a customer's willingness to engage in e-commerce and some of the most significant factors are highlighted in this section.

Gefen (2002) maintains that "trust" is a significant antecedent of customers' willingness to engage in e-commerce with a given vendor. Trust has been identified as a key factor for customer loyalty in an online environment, as there is no human contact. This reduces the perceived risk from the customers' perspective as there is always a possibility that the online vendor will engage in undesirable behaviours. This phenomenon is explained by Luarn and Lin (2003), who used the theory of reasoned action (TRA) (Fishbein & Ajzen, 1975) to show that when consumers perceive vendors to be trustworthy because of various attributes displayed by the vendor, they form positive attitudinal commitment, which results in the desire to perform a repeat purchase from that e-vendor.

With reference to expectation confirmation theory (ECT), Eid (2011) states that

> customer satisfaction is confirmed by meeting expectations of the customer that are formed prior to purchase through initial use and experience. After the initial purchase, consumers then compare the actual performance against the initial expectation to decide on the level of satisfaction. If the service quality and trustworthiness of the e-commerce website do not meet expectations of the customer, then the customer is not likely to repeat purchase from same retailer.

Another perspective on customer satisfaction with online purchases that was considered by Safa and Ismail (2013) is Palvia's E-satisfaction model (Palvia, 2009), which indicates that customer

perception relating to benevolence, integrity, competence, usefulness and ease of use contributes to customer satisfaction. Once satisfied, customers are more likely to make repeat purchases from a company or brand that has satisfied them when shopping previously through the internet.

Lin and Wang (2006) cite the theory of attitude and attitude change by Triandis (1977) to support the idea that behavioural loyalty is the product of an attitude developed out of habit. This theory has some similarities to TRA explained earlier, which focuses more on positive experiences than on habit influencing the attitude to a brand. Customer loyalty to a brand is centred on a favourable attitude towards the brand and results in customers recommending the brand to others or showing their intention to repeat purchases.

Eid (2011) used the technology acceptance model (TAM) to demonstrate that technological factors have an influence on customers' willingness to engage in e-commerce, highlighting that the perception of ease of use and usefulness determines whether a new technology will be adopted. The model is further supported by Safa and Ismail (2013) using the principle of least effort theory (Egghe & Lafouge, 2006), which suggests that fast and easy payments are important to consumers based on the idea of convenience. The technological factors that influence willingness to engage in e-commerce include system quality, information quality, personalised web features, search and comparison facilities, product and service information, fast and easy payment, buying and selling 24/7, security of information and privacy, customer feedback facility, and complaint and follow-up facility.

In a study that empirically examined the factors that build customer loyalty in an e-service context and their linkage to repeat web purchase behaviour, Luarn and Lin (2003) concluded that "organizational group factors, which influence E-trust, have the most effect on E-loyalty". Organisational factors known to influence e-loyalty include customer segmentation, fast response to customer inquiries, variety of goods and services, rewards and discounts, a clear shopping process, money back warranty, organisational reputation, guarantee policy, and selling highly regarded brands. Luarn and Lin (2003) also concluded that customer group factors have a significant effect on e-loyalty. Organisational factors known to influence e-loyalty include perceived site quality, customer experience in e-commerce, perceived ease of use, perception of hardware and software reliability, perception of risk and perceived market orientation.

Conceptual Framework

From an initial study of contemporary literature, the researcher proposes the following conceptual framework:
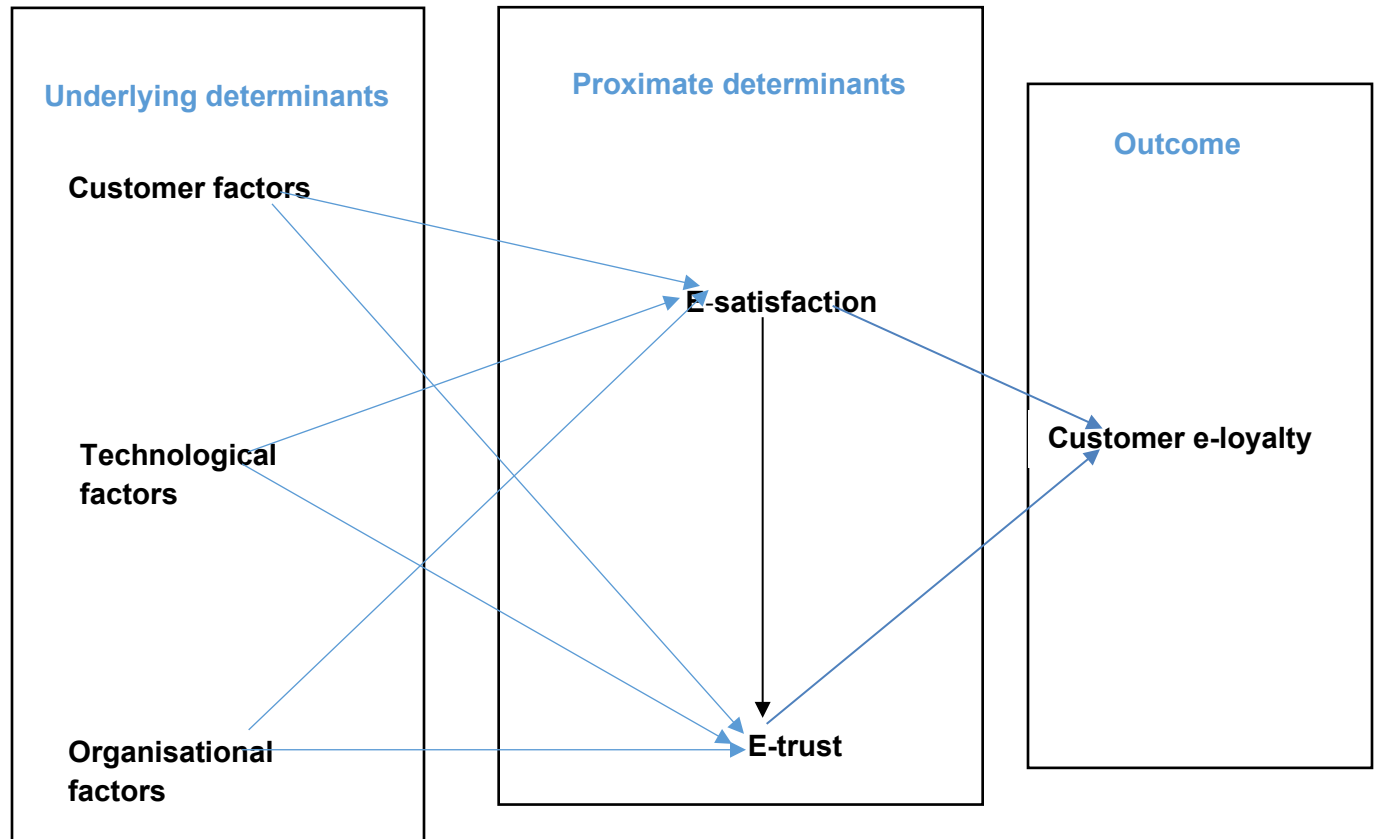
Figure 1: Framework for customer e-loyalty systems courtesy of the research

Figure 1 demonstrates that customer factors combined with e-satisfaction and e-trust equate to customer e-loyalty, implying that the vendor must establish e-satisfaction and e-trust to build the sustainability of the enterprise. In vendor entrepreneurship, technological factors play a central role in building customers' e-satisfaction and e-trust, consequently increasing customer e-loyalty. The organisational factors of the vendor entrepreneurship system also determine e-satisfaction and e-trust, which in turn culminate in customer e-loyalty, which is the backbone of vendor entrepreneurship in Zimbabwe in the pre-Covid-19, Covid-19 and post-Covid-19 periods.

Hypothetical concepts of online vending
There are three theoretical concepts which were unpacked in this study which include customer, technological and organisational factors. Customer loyalty on an online vending is determined by satisfaction of online customers in Zimbabwe where the study has discovered that customer factors do not affect the satisfaction of online customers in Zimbabwe. Other respondents argued that customer factors affect the satisfaction of online customers in Zimbabwe. Customers need to trust online vending protocols to provoke customer satisfaction to bring loyalty of online customers in Zimbabwe. Customer, technological and organisational factors of online vending are satisfaction of online customers in Zimbabwe and trust of online customers in Zimbabwe. These factors cumulate into customer trust and customer satisfaction which in turn lead to the sustainability of online vending processes.

PONTE

Relationship between Customer satisfaction, Customer trust Customer Loyalty and E-commerce

Safa and Ismail (2013, p. 559) conducted a study in Malaysia to measure the effects of customer loyalty on e-commerce. The sample (n = 254) of online customers focused on customers of online companies in Malaysia who had at least several online purchasing experiences. The study revealed that a reduction in time, cost, mistakes and errors, the disadvantages of paper money and clearance in e-commerce encouraged firms and their customers to use e-commerce. Acquiring new loyal customers in e-commerce requires a lot of time and money, hence e-satisfaction and e-trust play vital roles in the formation of e-loyalty. The study revealed strong relationships between technological group factors and e-satisfaction (R = 0.827, Sig = 0.000), organisational group factors and e-trust (R = 0.796, Sig = 0.000) and between e-satisfaction and e-loyalty (R = 0.601, Sig = 0.000).

Similarly, Luarn and Lin (2003) conducted a study to investigate the direct effects of customer satisfaction, trust and perceived value on loyalty, and examined the indirect effects of customer satisfaction, trust and perceived value on loyalty with the indirect path occurring through commitment. The sample (n = 180) focused on respondents attending an e-commerce exposition and symposium in Taiwan. The study showed that trust and customer satisfaction had a strong positive influence on loyalty. Previous research has shown that such factors as ease of use, information content, innovation, security protection, customer support, the product/service itself, and the transaction process will influence web customer satisfaction.

These findings suggest that to attract more consumers to repurchase the products/services of a specific e-service vendor, it is very important to develop an e-service which consumers perceive as having the attributes of high integrity, benevolence, competence and predictability in addition to customer satisfaction.

Methodology

In terms of design, this study was supported by a positivist philosophical standpoint, which promotes the use of existing theory to develop frameworks useful in assessing the extent to which customer, technological and organisational factors result in customer loyalty in an online vendor in Zimbabwe during the Covid-19 era. The research was to a large extent value free because of the use of questionnaires which were administered by email and composed of scaled responses (Saunders et al., 2009). The study examined the social phenomena, gaining an understanding of these phenomena and explanations of the phenomena were subsequently attempted. This study was based on an interpretive paradigm which is a philosophical position according to which humans attempt to make sense of the world around them (Saunders et al., 2009).

The researcher used a deductive approach which involves the development of a theory which is subjected to rigorous tests. Deduction logic sought to explain causal relationships between variables and is valuable for generating research hypotheses and testing theories (Leedy & Ormrod, 2015). For this study, the hypotheses were developed by means of a deductive approach

and are expressed in operational terms; that is, in terms of the relationships between the variables of customer factors and the customer loyalty and customer satisfaction concepts. The hypotheses also test causal relationships between customer loyalty and customer satisfaction, and technological and organisational factors for online shopping in the Zimbabwean context. Saunders et al., (2009) highlight that "[i]n order to pursue the principle of scientific rigour, deduction dictates that the researcher should be independent of what is being observed". The questionnaire for the study was administered by email, thus ensuring the objectivity of the researcher.

For this study, the researcher adopted a research model that was based on several models identified during the literature review process. The most comprehensive model identified was that of Safa and Ismail (2013), who determined that various technological, customer and organisational factors influence customer loyalty, with customer satisfaction and trust as mediators. Most of the factors in the three categories in the above-mentioned model were included, and a few other factors were added to enhance Safa a n d Ismail's (2013) model for the purpose of the current study. The researcher validated this adapted model to measure customer loyalty in e-commerce in the Zimbabwean context. During this research process, the researcher to a large extent validated an existing model (with a few changes to it) rather than developing a completely new model. A survey method was applied since this was quantitative research in line with the researcher's philosophy to understand the facts as they stand regarding the loyalty of customers at a point in time for further analysis and for the benefit of online vendors in Zimbabwe (Kumar et al., 2017). The questionnaire was chosen a s the survey instrument owing to its suitability for such quantitative analysis. In addition to quantitative analysis, qualitative analysis was used, although to a limited extent, in order assist the researcher to gain further insights or clarity, particularly on aspects of the research where there was ambiguity or complexity.

The data were analyzed utilizing the partial least square structural equation modeling technique to test the hypotheses and confirm the conceptual model since this approach is basic and can examine exploratory research like this (Peng and Lai, 2012.). This method makes it simple to examine data that are not normally distributed (Rigdon, Sarstedt and Ringle, 2017), something that the covariance-based structural equation modeling technique cannot handle (Kock and Hadaya, 2018). This procedure included administering a survey to get feedback from respondents. The replies were then quantified using a conventional 5-point Likert scale, with anchors at 1 for Strongly Disagree (SD) and 5 for Strongly Agree (SA).

The writers examined existing literature to develop the survey questions that would be delivered to the respondents and altered the questions to be suited to the setting of the current study. The statements were used to generate the questions. The pretest was then administered to a convenience sample of 30 responders. The statements were revised based on the results of the pretest to improve their understandability. Following the pretest, a pilot test was done to determine the content validity of the items and to improve the readability of the questions.

Participants

The participants were online shoppers who were customers of the three online vendors chosen for the purpose of this study. Communication with participants was effected through the vendors by making use of their customer databases. The researcher sent a communication in advance of the questionnaire, explaining the objective and value of the study, to increase interest and therefore the response rate. The communication also explained that the survey was optional and that participants' confidentiality would be maintained throughout the research process. In the communication, an offer was also made to share the results of the study with the participants, who indicated their interest by means of an optional checkbox at the top of the questionnaire.

Sampling

The sample was convenient and purposive in that the selection was made from online shoppers using Zimbabwean online vendors, which were the three most popular online vendors in the country. The use of only three vendors to obtain the sample was for the convenience of the research team which had limited time. The inclusion of too many vendors in the study would have rendered it more complex and time consuming.

The sample size was determined after the total number of online shoppers in the country was established through enquiry from the relevant government and private institutions where such data are collected and stored. The larger the population the lower the percentage of the sample relative to the population, while still being representative. Guidance in this regard was obtained from Leedy and Ormrod (2010). The sample size was thus reduced to consider the homogeneity of the population. The population was considered homogeneous since the focus was on a very specific population in a narrow context, that is, the loyalty of customers who make purchases from Zimbabwean online vendors.

To reach the largest number of possible participants, emails were sent to all customers on the contact databases of all three vendors. Considering that a low response rate is generally anticipated when using questionnaires, increasing the number of potential participants also increased the sample size so that the results of the study gave a better representation of the entire population (online shoppers who purchase from Zimbabwean online vendors). Based on the responses obtained, those who met the qualifying criteria of "loyal customers" were included in the sample, that is, those who made an average of at least three purchases every three months. This was determined by including a question in the questionnaire that required participants to indicate how many purchases they made every three months.

Instrument

The instrument used was a questionnaire with a rating scale, as this is an effective way for measuring the complex variables, namely, trust, satisfaction and loyalty, as demonstrated by similar studies. A seven-point Likert scale allowed the participants to respond on a continuum from "strongly agree" to "strongly disagree" with a "neutral" option in the middle of the continuum. At the end of each major section of the questionnaire, a free text box was provided to allow for explanations by the participants. This provided the researcher with additional information to improve their understanding of the responses provided. However, the use of a

Likert scale was the primary source of data for further analysis during this study.

Internet Use

The questionnaire was administered via an online platform. An email was sent to participants to prompt them to complete the questionnaire through a link in the email. Administration of the questionnaire in this manner was possible since individuals who shop online are computer literate and would likely have easy access to the internet and email on a computer or other device. This approach improved the cost-effectiveness of the research project as it saved time on data collection and allowed for easy assessment in real time of the response rates and data collected from the questionnaires submitted by participants. The researcher used free or affordable data collection software using the website www.surveymonkey.com to create the surveys. This was cost efficient, considering the financial constraints of the researcher.

Limitations of the Study and Related Solutions (Including Validity and Reliability)

Leedy and Ormrod (2010) highlight that the limitations when using questionnaires in survey research include a low response rate; as such, there is the risk that the results are not truly representative of the population being studied. The impact of this was minimised using a follow-up email and text messages as reminders for the participants to complete the survey if not yet done. Another limitation of questionnaires is that the responses will be affected by the interpretation of the questions by each respondent, which may differ in some instances. This issue was mitigated by providing clear and concise guidance to the participants before they completed the questionnaire; that is, at the start, participants were guided to a page with instructions and only after confirming that they had read them were they able to proceed to the next page of the questionnaire. In addition, a pilot study conducted on five participants identified amendments that had to be made to areas that were unclear to participants.

Data Analysis

The collected data were analysed using the IBM SPSS data analysis tool to carry out the following analysis: Initially, descriptive statistics were applied to analyse measures of central tendency including the mean, mode and median, to describe the data numerically. The standard deviation was used to measure the dispersion of the data around the central tendency. In addition, using statistics, relationships were examined in terms of differences and trends, including significance testing/hypothesis testing meant to test whether the relationships of the variables were as a result of chance alone if there was no difference in the population from which the sample was derived. Data collected were then compared with what was theoretically expected from the results. Assessment of the strength of the relationships of the variables was done using correlation coefficient ®, which was computed using the statistical analysis tool, taking values between -1 and +1, where +1 represented a perfect positive correlation, -1 represented a negative correlation and 0 indicated that the variables are perfectly independent. From the results, a probability of less than 0.05 was considered statistically significant and a probability of more than 0.05 was not statistically significant.

In order to test for significant relationships and differences in significance/hypothesis testing and

analysis, mathematical-statistical calculations were made to compute the significant relationships based on the Bonferroni test, to prevent data from incorrectly appearing to be statistically significant when they are not. The test is named for the Italian mathematician who developed it, Carlo Emilio Bonferroni (1892–1960). The test is conservative as there is a chance of losing significant parts of the test; however, in this study, the Bonferroni test was very useful. The results of the computations included the degrees of freedom and the probability (p-value) of test results. The results indicated that test statistics occurred by chance alone and that probability was very low (at $p < 0.05$ and lower), while the relationship of the variables was statistically significant, resulting in the rejection of the null hypotheses and the acceptance of the alternative hypotheses.

The study tested the associations between the variables using the chi-square test, reflecting the likelihood of associations among the two variables. The statistical analysis tool was used to compute the chi-square statistic. A chi-square table was drawn up based on the calculated chi-square values and degrees of freedom. A 5% chance of the data in the table occurring by chance is represented by a probability of 0.05 and thus termed "statistically significant". These results determined that there was a 95% certainty that the relationships between the two variables occurred by chance.

In testing the differences between the two groups of variables, that is, between customer satisfaction and loyalty, the study used an independent group t-test to measure the difference in the means of the two groups, using the measure of the same spread of the two scores. Statistically significant results were represented by large t statistics with a probability of less than 0.05.

This study assessed the strength of the cause-and-effect relationships between the variables, using the regression coefficient to measure the strength of the relationships between the dependent and independent variables collected using the questionnaire. Regression analysis took values between 0 and +1. Some variations in the dependent variables that were not explained by the independent variable took percentages between 0% and 100%, with a higher percentage such as 60% representing that 60% of the variations were explainable.

Ethical Considerations

The study considered the following key ethical issues during the process. Access to and cooperation from the different online companies was sought in writing from their management, providing a clear account of the purpose and type of access required. Certain sections of the Protection of Personal Information Act, 2013 (POPIA or POPI Act) took effect on 1 July 2020, changing our access to information for research. Hence, it was important to highlight the perceived benefits of the research and address any potential concerns that management might have had about the planned research process.

In creating the research design, the study considered the participants' right to privacy. Participants in the survey retained their right to informed consent by disclosing all the procedures of the proposed survey to them before requesting their permission to participate. Participants were

given free will to reserve their right to withdraw from the research process at any point they deemed necessary.

In the data collection stage of the research process, the researcher also considered participants' right to privacy and did not deceive the participants in any way. The researcher guaranteed the safety of the researchers, assistants and participants, and ensured that the confidentiality of the data provided and the anonymity of the participants was maintained with inclusion of a disclaimer.

In the data analysis and interpretation stage of the research, the researcher ensured that the participants' right to confidentiality was preserved. The researcher also considered and avoided any effects on the participants in the form of embarrassment, harm etc. The researcher also ensured that they behaved objectively throughout the research process.

Conclusion

This article is meant to introduce and set the background for the low use of online shopping and the heavy reliance on shopping at bricks-and-mortar shops despite the growth in the use of the internet by local Zimbabwean customers. This situation necessitated this study, which determined the extent of customer, technological and organisational factors in increasing of consumer loyalty in three online vendors in Zimbabwe. This research is expected to benefit academics through the creation of a framework that works in Zimbabwe It will also benefit local businesses that are developing their systems to consider online selling platforms, enabling them to compete with internationally recognised online selling platforms during restrictive periods such as pandemics. This study asserts that the phenomenon is not only researchable but that it is significant enough to warrant attention as a matter of urgency.

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