



## The Mediating Effect of Utilitarian Motivations on the Relationship between Online Shopping and Customer Loyalty in Bauchi State University

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### ABSTRACT

The objective of this research is to examine the mediating effect on the relationship between online shopping and customer loyalty in Bauchi state University. A survey research methodology was employed in this study, utilizing respondents from Bauchi state University as the population. The primary means of data collection was through the distribution of questionnaires, which were designed using a Likert scale. The study consisted of 367 respondents, and data analysis was conducted using Partial Least Squares (PLS) analysis with SMARTPLS software. PLS-SEM analysis comprises two models: an outer model and an inner model. The study found that online shopping significantly affects customer loyalty and utilitarian motivation. Furthermore, utilitarian motivation significantly affects customer loyalty. In addition, the findings also indicate that utilitarian motivation plays a mediating role in the relationship between online shopping and customer loyalty. The present study provides valuable insights to the academic community by expanding knowledge in the marketing field, specifically with regards to the influence of utilitarian, social value, and customer satisfaction on customer loyalty. Moreover, this study has the potential to make a significant recommendation to the advancement of the e-commerce subsector in Bauchi state by presenting novel and relevant information

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### INTRODUCTION

Increase in internet penetration and usage of smart phones is highly influencing, especially the younger generation, and it has been transforming the information searching and online-buying trends. Consumers have been changing their shopping style from traditional to online. There are 375 million active internet users in India (Nopnukulvised, Husamaldin, & Bowen, 2019). In the recent years there are advancements in its information and communication infrastructure. However, customers continue to face barriers regarding online shopping due to harboured concerns that influence their attitude toward the technology (Ahmad, 2016). Alsoud and Ismail (2018) state that online shopping in Nigeria faces many demanding situations, clients are coin orientated, and using online shopping is lowering 12 months by way of year

(Doghan & Albarq, 2022). There are many factors linked to this problem. Misleading information, unavailability of merchandise, lengthy ordering processes, untrustworthy website content, and the unavailability of alternative delivery strategies, as well as inconsistent font sizing and language, have left Nigerians dissatisfied with online purchasing and e-trade websites (Hassan & Morris, 2017).

There are few studies available that identify these determinants, although Nigerian e-commerce is witnessing exponential growth. The reason is that most studies have been carried out in the context of developed economies (Doghan & Albarq, 2022; Ha & Stoel, 2012), and their findings are not applicable to the Nigeria advanced technological differences (Albarq, 2014). Vijay *et al.* (2019) claim that the cultures adopted by shoppers in different national markets

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positively affect the selection and preference of portals; in other words, one's culture can directly affect attitudes, beliefs, and online purchase intentions when selecting an online portal.

Hence, this gap calls for a study tailored to the Nigerian context to determine the factors that affect the online shopping and loyalty of consumers. The first step toward comprehending the dynamics of the market involves in-depth research about consumer behaviour and patterns. The industry has continuously strived to fulfil and exceed all shopper expectations; thus, considering the influence of national culture on consumer behaviour is of paramount importance. The findings of previous studies conducted in this field fail to illustrate the situation in the context of the Nigerian market. This study aims to draw a connection by observing the effects of utilitarian value on e-loyalty and the mediating role of utilitarian motivation in the Nigerian setting. This study aims to fill that gap by providing new marketing insights on this emerging market. Therefore, this study aims to examine the mediating effect of Utilitarian motivation on the relationship between online shopping and customer loyalty in Bauchi state university, Nigeria.

#### Research Questions

- i. To what extent does online shopping affect customer loyalty in Bauchi state university?
- ii. To what extent does online shopping affect utilitarian motivating in Bauchi state university?
- iii. To what extent does utilitarian motivating affect customer loyalty in Bauchi state university?
- iv. To what extent does utilitarian motivation mediate on the relationship between online shopping and customer loyalty in Bauchi state university?

#### Hypotheses of the study

**H0<sub>1</sub>**:- There is significant relationship between online shopping and customer loyalty in Bauchi state university.

**H0<sub>2</sub>**:- There is significant relationship between online shopping and utilitarian motivation in Bauchi state university

**H0<sub>3</sub>**:-There is significant relationship between utilitarian motivating on customer loyalty in Bauchi state university

**H0<sub>4</sub>**:- Utilitarian motivation has no mediating effect between online shopping and customer loyalty in Bauchi state university

#### LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

##### Customer Loyalty

Loyalty has been widely researched in the domain of marketing. It has been found by researchers that any customer which is satisfied tends to pledge is loyalty to the brand. These customers remain loyal to an organization as long as they feel that the organization gives them better services or products as compared to another organization. In the business context, loyalty is the customer's loyalty to do business with a scrupulous company which influence in repeat purchases of goods and services of that organization (McIlroy, Barnett, 2000). Liu (2007) a program run by the marketer that allows consumers to accumulate free rewards as incentives for making repeat purchases with a firm known as loyalty program. Zeithaml (2000) viewed customer loyalty in two ways, behavioral or attitudinal.

##### Online Shopping

Online shopping is the activity or action of buying products or services over the Internet. It means going online, landing on a seller's website, selecting something, and arranging for its delivery (Doghan & Albarq, 2022). The buyer either pays for the good or service online with a credit or debit card or upon delivery. Online shopping referred to as online retailing simply means retailing activities conducted online through the Internet (Kim, Zhao & Yang, 2008). It is a process of exchanging of goods and services through the World Wide Web (Muhammad & Nasir, 2011). Having a website is highly significant to businesses as it provides an avenue for marketing and advertising as well as developing and managing customer relations. There are various factors that could appeal to customers to shop on- line; examples of such

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factors include the ease, speed and lower level of stress involved as compared to physical shopping, and also customers can purchase items at any time of the day that proves convenient to them (Binod & Neeraj, 2014). Online shopping refers to the process of using online stores to make transactions and purchases (Monsuwé *et al.*, 2004). The rate of consumers who are using the online channel for shopping purposes is rising and the revenues of e-tailors continue to grow rapidly (Ozen & Engizek, 2014).

### Utilitarian Motivations

Utilitarian value is defined as an overall assessment (i.e. judgment) of functional benefits and sacrifices" (Overby & Lee, 2006). Traditionally, from the utilitarian perspective shopping has been regarded as a highly rational process by consumer behaviour researchers (Kang and Park-Poaps, 2010). Utilitarian shopping motivations are not only task-oriented but also rational and cognitive (Kang & Park-Poaps, 2010). The utilitarian motivation is not only defined as mission critical but also as rational, decision effective and goal oriented (Ozen & Kodaz, 2012). So, utilitarianism is a task related and rational view (Park-Poaps, 2010). Park and Sullivan (2009) add to that, that utilitarian orientation is concerned with achieving goals through efficient and timely procuring with minimum irritation. It is desired to procure a product efficiently and rationally (Kang & ParkPoaps, 2010). Therefore, the consumer is seen as a utility calculator, Homo Economicus" (Rintamäki *et al.*, 2006).

### Online shopping and customer loyalty

The issue of customer loyalty as related to online shopping is relatively new. Still, some studies appeared within the recent five years that should be reviewed and can provide background for this research. For example, the study by Afrashteh, Azad, and Tabatabaei-Hanzayy (2014) is dedicated to the concept of online shopping and the use of this electronic marketing technique to influence customer loyalty in conditions of the state of Iran. The scholars discovered diverse components that are under the impact of online shopping websites. These components include a comprehensive information system, system

development, choice power, viability, and system optimization (Afrashteh *et al.*, 2014).

The authors investigate the features of websites, their quality, and customer loyalty that are the result of the website's use. An important issue of online shopping is studied by Shafiee and Bazargan (2018). The researchers analyze such crucial aspects of online shopping that influence loyalty as e-service quality and e-recovery. The study leads to a conclusion that such issues as information security and website performance have a direct impact on e-service quality. Also, e-recovery, which involves such issues as responsiveness, compensation, and contact, positively influences online purchase loyalty.

### Online shopping and Utilitarian Motivation

Utilitarian shopping factors influence the consumer's decision-making behaviour (Wu, Ke and Nguyen, 2018). Consumers with utilitarian attributes are motivated towards achieving goals. They are called efficient and rational decision-makers (Batra & Ahtola, 1991). Kim, Galliers, Shin, Ryoo and Kim (2012) assert that utilitarian shopping motivation is the level of shopping goals completed for the consumer, as it is observed as a rational, goal-oriented, decision-effective activity. Childers *et al.* (2001) indicate that utilitarian motives for online shopping can significantly influence utilitarian motivation.

### Utilitarian Motivation and Customer Loyalty

Childers, *et al.* (2001) studied hedonic and utilitarian motivations for online retail shopping behavior. They pointed out that the immersive hedonic aspects of the new media and the more traditional utilitarian motivations are of different importance. In addition, they found that navigation, convenience and the ability of the electronic environment to personally inspect products are important determinants of online shopping attitudes. Martínez-López, *et al.* (2014) examined the impact of utilitarian motivations in online shopping and developed a scale in this regard. In his study, Kültür (2016) examined the behavioural consequences of hedonic and utilitarian value perceptions in internet shopping. In addition, e-loyalty leads to positive word of mouth communication. Irshad and Ahmad (2019) attempted to determine the

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impact of consumers' motivations on online purchasing intentions in the context of social media marketing in the Pakistani fashion industry. In their study, Köroğlu & Yıldız (2019) examined the effect of hedonic and utilitarian consumption on electronic marketing and purchasing behaviour. They stated that hedonic and utilitarian consumption had positive effects on electronic marketing and purchasing behaviour. They also concluded that electronic marketing has a positive effect on purchasing behaviour. Rajan (2020) examined the effect of hedonic and utilitarian motivation on rational buying behaviour in online shopping.

#### **Mediating Effect of Utilitarian Motivation**

Lavriet *al.* (2022) explain that utilitarian value is an objective and rational evaluation of value. This type of consumer attitude involves making purchasing decisions based on needs and considerations of quality and efficiency. Djurwati (2019) defines customer loyalty as a strong commitment to regularly purchase a product or service from a particular brand, even in the face of situational or marketing influences from competitors. Rachmawaty's (2021) research shows that customer satisfaction may act as a mediator between utilitarian value and customer loyalty. Therefore, in this study, the researcher has empirically examined the mediating effect of utilitarian motive in the relationship of product quality and consumer purchase intention.

#### **Theoretical Framework**

This study was developed based on the following theories: The Theory Reasoned Action (TRA), Theory of Planned Behaviour (TPB) and Technology Readiness Index (TRI)

#### **The Theory Reasoned Action (TRA)**

TRA was developed by Ajzen and Fishbein in 1980 (Fishbein and Ajzen, 1975). The TRA analyses a user's behaviour towards their intentions by analysing the relationship between attitude predictions and predicting behaviour (Fishbein and Ajzen, 1975). The TRA creates a separation between behavioural purposes and action (Rauniaret *al.*, 2014). According to Godin (1993), the main objective of the TRA is to understand, and by extension predict, social behaviours. For this to be done,

the behaviour must be specified, under individuals will, and performed in a provided situation. According to Khurana and Kaur (2017), the TRA was developed after aiming to estimate the discrepancy between attitude and behaviour. In consumer behaviour literature, the TRA is the basis of understanding and predicting buying behaviours (Mamta, 2015).

The TRA model aims to develop a hypothesis, describing human behaviour in general (Rauniaret *al.*, 2014). According to TRA the influence factor in the intent to adopt a provided behaviour is the individual's attitude towards performing the behaviour observed and the influence of social behaviour towards the performance of the behaviour (Godin, 1993). Within the TRA framework, behaviour intention, which largely influences actual behaviour, is a result of two variables: attitudes (which is a positive or negative evaluation of performing a behaviour), and subjective norms (perceived influences that others may have) (Fishbein, 2008).

#### **Theory of Planned Behaviour (TPB)**

The TPB is an expansion on the TRA, first introduced by Fishbein and Ajzen in 1975. The TRA contributed to the development of the TPB (Mamta, 2015). Ajzen (1991) developed TPB which focuses on factors that determine the behavioural intention of the consumer's attitudes towards that behaviour. TPB aims to address consumer's motivational factors within unique contexts to explain the execution of a specific behaviour (Ajzen 1991). The first two factors are derive from Theory of Reasonable Action (Fishbein & Ajzen, 1975). Perceived control behaviour is the control which consumers perceive that may limit their behaviour, this represent the third factor. This extension of the TRA, includes two more constructs to the model of "attitude towards behaviour" influencing "behavioural intention" controlling "behaviour" (Ajzen, 1991).

One is "subjective norms" defined as perceived social pressure to conduct the behaviour; the other is "perceived behavioural control" defined as a perception of the ease or difficulty of performing the expression of interest (Ajzen, 1991). According to Ajzen (1991), TPB seeks to examine individual motivational factors within unique contexts to decode the implementation of a specific

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behaviour. According to Ajzen (1991) as a general rule, the stronger an individual's intention to execute a behaviour, the more likely the behaviour will be performed, but the behaviour needs to be in the individuals' control, or will, to determine whether or not to perform the behaviour.

### Technology Readiness Index (TRI)

The model used to determine people's readiness to adopt new technologies is the technology readiness (TR) construct (Larasati & Santosa 2017). TR is defined as people's tendency to accept and make use of new technologies for achieving goals and objectives at their home and work life (Parasuraman 2000). According to Lai (2008), the judgements of an individual regarding technology may consist of positive and/or negative features, which both impact whether an individual is prepared to adopt a new technology. The positive perspective will push consumers towards new technologies, and the negative perspective will pull away from the individual (Parasuraman & Colby, 2001). According to Parasuraman and Colby (2001), this perception can be evaluated into different distinctive elements, namely 'optimism', 'innovativeness', 'discomfort' and 'insecurity'. Study by Lin and Chang (2011) state that optimism and innovativeness can be viewed as the approving aspect (enablers), while discomfort and insecurity are considered as undesirable aspect (inhibitors). Although TR is

useful when establishing an individual's general perceptions of technology, Lin, Shih and Sher (2007) highlight that TR has limited relevance in the adoption of certain technologies. This is a result of TR's capacity to justify situations where consumers with a high level of TR do not adopt new, innovative technologies (Lin et al. 2007).

TAM is considered as the most compelling theory in information systems (Renko and Papovic, 2015). TAM is a preferred framework for examining the adoption of information technology by its users. Various researchers employed the model to explain the adoption of innovative technology (Rahman, Khan & Islam, 2013). Researchers use TAM to examine how variables influence consumers' behavioural intentions to shop online. Likewise, this study aims to explore factors influencing consumers' behaviour towards online shopping for consumer electronics in Gauteng, South Africa. The TAM was first designed to understand IT user behaviours. Various researchers adapted the model to understand e-commerce adoption by consumers (Wang et al. 2003; Rahman et al., 2013).

### Conceptual Framework

Figure 1 present the conceptual framework of the study. This framework indicates the relationship between the independent variable (online shopping), mediating variable (utilitarian motivation) and the dependent variable (customer loyalty).

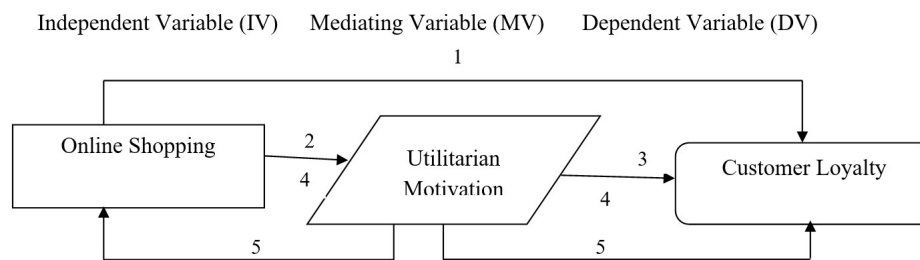


Fig. 1: Conceptual Framework of the Study

### METHODOLOGY

This study used quantitative survey research design. The quantitative survey research design describes phenomena as they exist. The study population is the subset of the target population available for study. Therefore,

the population of 15,000 students of Bauchi state university will be use.

The Taro Yamani method for sample size calculation was formulated by the statistician Below is the mathematical illustration for the Taro Yamane method given as:

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$$n = \frac{N}{1 + N(e)_2}$$

$$n = \frac{15,000}{1 + 15,000_2}$$

$$n = \frac{15,000}{1 + 37.5}$$

$$n = \frac{38.5}{38.5}$$

$$n = 389.6 \approx 390$$

Therefore, the sample size of the study will be 390 students of Bauchi state university. Multi-stage sampling technique was used for the study; this is because different sampling techniques will be used at different stages of the study. At the first stage stratified sampling technique was stratified to four that level one, level two, level three and level four. The second stage was simple random sampling technique. In this study both primary data was used as methods of data collection. The research was carried out by the use of a questionnaire on five likert scale range from strongly disagree (SD) to strongly agreed (SA). The methods of data analysis were a descriptive statistics for demographic profile using SPSS Version 26 and Structural Equation Modelling (SEM) to analysis research hypotheses with the help of Smart-PLS.

## RESULT AND DISCUSSION

### Respondents' characteristics

Table 1 shows gender, age, educational qualifications, position, and number of years in business. With regards to gender status, 57.2% are male respondents and 42.8% are females. That shows that male constituted the highest proportion of the respondents. On age brackets, a total of 34.6% fall within the age bracket of 18-27 years; 35.1% of the respondents are within 28-37 years old; 22.1% are within 38-47 years, while 8.2% of the respondents are of 48 years and above. Based on this result, it is clear that respondents within the age bracket of 28-37 years old constitute the highest proportion of the sample size of the study. With regards to level of education; 3.5% are having ND/NCE, 29.4% those with first degree, B.Sc/HND, while those with Master degree constituted 28.6%, those with Ph.D constituted 22.1%. Other qualifications constituted 10.4%, this means that those with ND/NCE constitute the highest proportion of the respondents shopping online. Similarly, Table 1 indicates that the years of experience with online shopping and the result indicated that 5.7% of the respondents are those that have been buying online with less than 1 year, those that have shopping online for from 1 year to 5 years constituted 51.5% and those that have shopping online from 6 years and above constituted 42.8%. It is concluded that respondents with online shopping from 1 year to 5 years constituted the highest with the 51.5%.

**Table 1:** Personal Data of Respondents

Variable	Description	Frequency	Percentage (%)
Gender	Male	210	57.2
	Female	157	42.8
	<b>Total</b>	<b>367</b>	<b>100</b>
Age	18-27 years old	127	34.6
	28-37 years old	129	35.1
	38-47 years old	81	22.1
	48 years and above	30	8.2
	<b>Total</b>	<b>367</b>	<b>100</b>
Level of Education	NCE/NCE	13	3.5
	First Degree	108	29.4
	Master degree	105	28.6
	Ph.D	103	28.1
	Others	38	10.4
	<b>Total</b>	<b>367</b>	<b>100</b>

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Online shopping Experience	Less than one year	21	5.7
	From 1 year to 5 years	189	51.5
	6 years and above	157	42.8
	<b>Total</b>	<b>367</b>	<b>100</b>

### Measurement Model

First, the survey data was used to assess validity of the measurement, second the assessment of the structural model and third the results of the hypotheses were tested. As mentioned in the previous Chapter the

Smart-PLS, a software programme for PLS-SEM, which also includes path modelling, was employed to determine the reliability and validity survey instrument. The model for pilot study is presented in Figure 1.

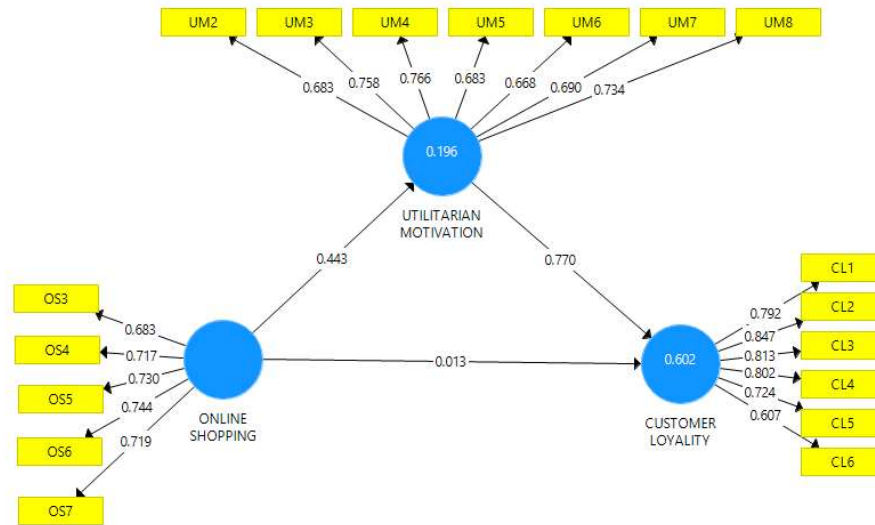


Figure 2: Measurement Model

### Indicator Reliability

The purpose of evaluating indicator reliability (factor loadings) is to examine the degree to which the indicators are consistent with what these indicators attempt to measure (Urbach&Ahlemann 2010). The recommended loading for each indicator is above 0.708; however, if the loading of the indicator exceeds 0.7, 0.6, 0.5 or 0.4 is satisfactory if other indicators have high loadings value to complement the CR and AVE (Hair, Babin, &Krey 2017). According to the analysis, the indicator OS1, 2 and UM1 were removed as a result of low factor loadings value which below 0.6, and are not acceptable as the AVE values of their construct are not meet the requirements based on Byrne (2016). Therefore, the items with 0.6 loadings for other items is being retained since the summation of all of the loadings lead to high loading scores,

contributing to the AVE score above 0.5 (Byrne 2016). See Figure 1 and Table 3.

### Internal Consistency Reliability

On reflective measurement model, the internal consistency reliability can be achieved when the composite reliability (CR) value of each construct surpasses the satisfactory threshold value of 0.7 (Hair *et al.* 2017). Table 3 shows that each construct has the value of 0.842 to 0.895 as composite reliability which exceeds the recommended threshold value of 0.7. Therefore, the results indicate that the internal consistency reliability of the constructs represented by the indicators of this research is satisfactory.

### Convergent Validity

According to Urbach and Ahlemann (2010), convergent validity is demonstrated as



the extent to which individual items reflect the converging of a construct compare to measuring other constructs. The convergent validity of the measurement model can be examined by the average variance extracted (AVE) value of 0.5 and above (Hair, Gabriel, & Patel 2014). As shown on Table 3 all of the

AVE values of constructs are ranging from 0.508 to 0.590 after model modification, which achieve the minimum requirement value of 0.5. This indicates that the reflective measurement model of this research has a satisfactory and adequate convergent validity.

**Table 3: Reliability, convergent validity and VIF**

Construct	Items	Loadings	Cronbach's Alpha	CR	AVE	VIF
Online Shopping	OS3	0.683	0.768	0.842	0.517	1.898
	OS4	0.717				2.796
	OS5	0.730				2.490
	OS6	0.744				2.194
	OS7	0.719				1.714
Utilitarian Motivation	UM2	0.683	0.839	0.878	0.508	1.344
	UM3	0.758				1.453
	UM4	0.766				1.590
	UM5	0.683				1.403
	UM6	0.668				1.622
	UM7	0.690				1.354
	UM8	0.734				1.472
	UM8	0.734				1.472
Customer Loyalty	CL1	0.792	0.858	0.895	0.590	1.803
	CL2	0.847				2.060
	CL3	0.813				1.858
	CL4	0.802				1.572
	CL5	0.724				1.916
	CL6	0.607				2.019

**Collinearity among Indicators**

In formative measurement model, the indicators are not inter-changeable. Therefore, high correlations should not be existed between the indicators. If two formatives are highly correlated, it is known as collinearity (Hair, Gabriel, & Patel 2014). The high collinearity among formative indicators may have negative impact on the evaluation of weights and their significance by increasing standard error and reduce the accuracy of result demonstration (Ramayah et al. 2016). The level of collinearity of formative indicators in SEM-PLS is examined by Variance Inflation Factor (VIF). The rules of thumbs depict that a potential issue with collinearity problem exists when VIF value is 3.3 and above (Diamantopoulos & Sigua 2006) or 5.0 (Hair, Ringle, and Sarstedt 2011). Table 2 demonstrates the range of VIF value is from 1.344 to 2.796. Applying stricter threshold, the VIF values of constructs are lower than 3.3.

Thus, collinearity of constructs is not a concern for the evaluation of PLS path model.

**Discriminant Validity**

As mentioned, the discriminant validity of reflective measurement model is assessed by three methods: 1) Cross loading criterion, 2) Fornell and Larcker's (1981) criterion, and 3) Heterotrait-Monotrait ratio of correlations (HTMT). Regarding to cross loading criterion, the indicators of distinctive constructs are identified as not inter-changeable when the loadings of each indicators of their respective construct are higher than other constructs. Besides, Fornell and Larcker's criterion illustrate the square root of AVE should be higher than the correlation between the latent variable and all other latent variables. Further, HTMT is the ratio of average value of heterotrait-heteromethod (within the constructs) correlations to the average value of monotrait-heteromethod (between the constructs) correlations

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(Ramayah et al. 2016). Henseler, Ringle and Sastedt (2015) depict that HTMT has better performance than cross-loadings criterion and Fornell-Larcker criterion due to its higher specificity and sensitivity rates. If the HTMT value does not exceed HTMT.90 value of 0.90, it indicates there is no problem of discriminant validity of the research (Gold, Malhotra, and Segars 2001).

**Cross-loadings**

The first method to assess the discriminant validity of reflective measurement

model is examining the loadings of indicators. Table 4 shows the cross-loadings result produced by the algorithm function of Smart PLS. The table indicates that all the loadings of indicators with respect to their own construct are higher than other constructs. It also shows that the loadings of each indicator are higher than the indicators in any other constructs in the same columns and row. Therefore, the results confirm that the discriminant validity of reflective measurement model assessed by cross loading criterion is satisfied.

**Table 5: Cross Loadings**

Variables	Customer Loyalty	Online Shopping	Utilitarian Motivation
CL1	0.792	0.276	0.671
CL2	0.847	0.280	0.625
CL3	0.813	0.222	0.604
CL4	0.802	0.261	0.583
CL5	0.724	0.322	0.562
CL6	0.607	0.274	0.511
OS3	0.190	0.683	0.283
OS4	0.256	0.717	0.308
OS5	0.271	0.730	0.354
OS6	0.211	0.744	0.261
OS7	0.313	0.719	0.359
UM2	0.529	0.405	0.683
UM3	0.547	0.354	0.758
UM4	0.504	0.360	0.766
UM5	0.441	0.275	0.683
UM6	0.467	0.315	0.668
UM7	0.589	0.234	0.690
UM8	0.732	0.267	0.734

**Fornell and Larcker's Criterion**

Fornell-Larcker criterion is the second method adopted to assess the discriminant validity of reflective measurement model. The square roots of AVE values are calculated using Smart PLS algorithm function as well. Based on the results of Table 5, the bolded values represent the square root of the

AVE while non-bolded values are the inter-correlations between constructs. Thus, all the square root of AVE on the diagonal are higher than the off-diagonal correlations in their corresponding columns and rows. It concludes that the reflective measurement model of this research has satisfactory discriminant validity upon the Fornell and Larcker's criterion.

**Table 5: Fornell-Larcker Criterion**

Variables	Customer Loyalty	Online Shopping	Utilitarian Motivation
Customer Loyalty	0.768		
Online Shopping	0.354	0.719	
Utilitarian Motivation	0.776	0.443	0.713

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### HTMT Criterion

The third method to examine the discriminant validity of this research is Heterotrait-Monotrait ratio of correlations (HTMT). It is the percentage of average value of within the constructs' correlations to the average value of between the constructs' correlations. (Ramayah et al. 2016). Gold, Malhotra and Segars (2001) suggest that if HTMT value is not above 0.90, there will be no problem of discriminant validity. Based on the e

analysis, the value of HTMT is examined and bolded in the Table 6. The values in the table illustrate that there is appropriate discriminant validity of the research. Based on the result in Table 6, there is satisfactory discriminant validity since the value is less than 0.90. Taken together, the results of HTMT value and HTMT inference indicate that the discriminant validity is established for the reflective measurement model of this study.

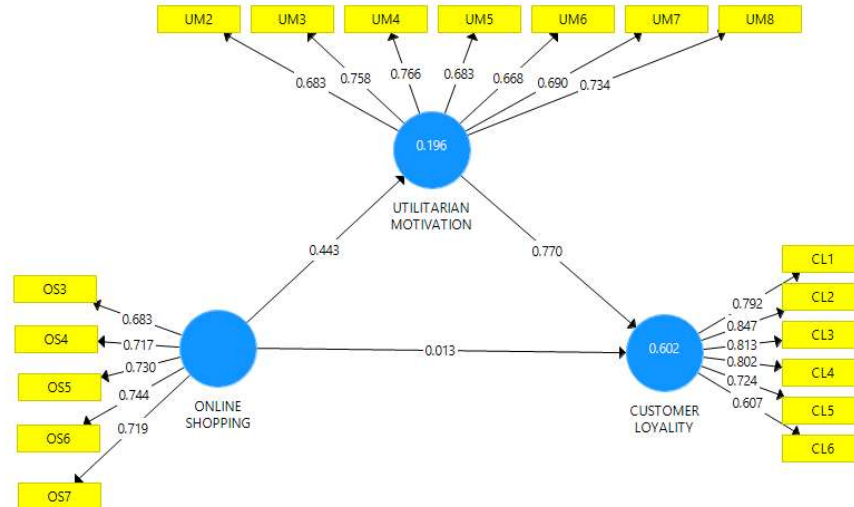
**Table 6:** Heterotrait-Monotrait Ratio (HTMT)

Variables	Customer Loyalty	Online Shopping	Utilitarian Motivation
Customer Loyalty			
Online Shopping	0.429		
Utilitarian Motivation	0.800	0.542	

### Structural Model

This subsection is to discuss the validity assessment of the structural model for this research. As discussed in Chapter Three of this thesis, the validity of the structural model is examined. To test for the significance of path coefficient, all of the data are run using

bootstrapping by 500 subsamples, one-tailed type of test at  $p < 0.05$  significance level. The details and importance of these findings are discussed in the sub-sections of the study. Similarly, the structural model for this study is presented in Figure 2.



**Figure 3:** Structural Modelling

### Coefficient of Determination (R Square)

The next step of structural model assessment is evaluating the predictive accuracy of the model by the coefficient of determination score which is also known as R

square ( $R^2$ ). R square is considered as the combined effect of the exogenous variables for the endogenous variable(s) within the model (Ramayah et al. 2016). It is viewed as the extent to which the exogenous constructs

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could explain the variance in related endogenous construct. The higher value of R square means more predictive accuracy of the model (Jin, Chen, and Simpson 2001). According to the rule of thumbs for R square acceptance from Cohen (1988), 0.26 (26%), 0.13 (13%) and 0.02 (2%) respectively represent three levels of predictive accuracy: substantial, moderate and weak.

The result of the combined effect of exogenous constructs reveals that online shopping on customer loyalty indicates that the exogenous constructs explain 60.2% of the variance in customer loyalty. Furthermore, online shopping explained utilitarian motivation with 19.6% that is variance in utilitarian motivation.

**Table 7:** Coefficient of Determination

Variables	R Square	R Square Adjusted
Customer Loyalty	0.602	0.600
Utilitarian Motivation	0.196	0.194

**Hypotheses Testing**

In order to assess the validation of proposed hypotheses and the structural model of this research, the path coefficient between latent variables and confident intervals bias are examined. According to Hair *et al.* (2016), there are three rules for the indicator of significance of the structural model relationship for one-tailed test.

The levels of acceptance are: p value < 0.05, t value > 1.965 (Hair et al. 2016). Besides, the confidence intervals bias results are also provided to further validate the significance and relevance of the structural model when using bootstrapping test. If 0 does not exist within the 95% confidence intervals bias result, it indicates a significant result of the relationship. Therefore, the outcomes of the hypotheses tests for this research on the ground of the rules mentioned as presented in Table 8 and Figure 2.

H<sub>1</sub>:- Online shopping does not have significant effect on customer loyalty. Based on the

findings presented in Table 8 H<sub>1</sub> is not supported because  $\beta = 0.358$ ,  $t = 6.477$ ,  $p < 0.005$ , therefore, the null hypothesis is rejected.

H<sub>2</sub>:- Online shopping does not have significant effect on utilitarian motivation. But the findings of the study reveals that H<sub>2</sub> is not supported because  $\beta = 0.447$ ,  $t = 8.916$ ,  $p > 0.005$ .

H<sub>3</sub>:- utilitarian motivation does not have significant effect on customer loyalty. The findings in Table 8 shows that H<sub>3</sub> is not supported because  $\beta = 0.770$ ,  $t = 29.415$ ,  $p < 0.005$ .

H<sub>4</sub>:- utilitarian motivation does not moderate between online shopping and customer loyalty. The findings of the study in Table 8 shows that H<sub>4</sub> is not supported because  $\beta = 0.341$ ,  $t = 8.662$ ,  $p < 0.005$ . Based on this result utilitarian motivation has partial mediating effect on the relationship between online shopping and customer loyalty.

**Table 8:** Hypotheses Testing

Variables	Original Sample (O) $\beta$	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Online Shopping -> Customer Loyalty	0.354	0.358	0.055	6.477	<b>0.000</b>
Online Shopping ->Utilitarian Motivation	0.443	0.449	0.050	8.916	<b>0.000</b>
Utilitarian Motivation ->Customer Loyalty	0.770	0.771	0.026	29.415	<b>0.000</b>
Online Shopping ->Utilitarian Motivation -> Customer Loyalty	0.341	0.346	0.039	8.662	<b>0.000</b>

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## DISCUSSION

The broad objective of the study is examining the mediating effect of utilitarian motivation on the relationship between online shopping and customer loyalty. Based on the previous empirical studies, the general findings obtained from the hypotheses testing were discussed as follows. Based on the findings of the study online shopping has significant effect on customer loyalty with  $\beta = 0.354$ ,  $t = 6.477$ ,  $P < 0.005$ . The result is consistent with the findings of Ariyono, Irdiana and Darmawan (2022); Olasanmi (2019) who affirmed that buying online greatly affects consumers' loyalty to a product or service. This is evident from the trust and satisfaction of consumers for the product or service purchased. So that consumers will indirectly introduce the product to others.

The findings of the study show that online shopping does have significant effect on utilitarian motivation with  $\beta = 0.443$ ,  $t = 8.916$ ,  $P < 0.005$ . This finding is in line with study studies of Afrashteh, Azad and Hanzayy (2014); Shariful (2015) who affirmed that online shopping has significant effect on the utilitarian motivation.

Significant effect of utilitarian effect on customer loyalty was revealed by the present study with  $\beta = 0.770$ ,  $t = 29.415$ ,  $P < 0.005$  and the findings of this study is in line with study Chakraborty and Soodan (2019); Redda (2020); Yusnara and Soepatini (2023) whom examined the connections between utilitarian as well as hedonic motives, leading to actual shopping intention. This investigation tried to build up an association of motives and was carried out to understand the role of product browsing behaviour as a moderator in intention development towards online shopping. The study shows immediate connection between actual shopping intention and utilitarian motivations, and a partial association between intention and hedonic motivations. Finally, the study reveals that utilitarian motivation mediates between online shopping and customer loyalty with  $\beta = 0.341$ ,  $t = 8.662$ ,  $P < 0.005$ . The findings of this study are consistent with study of Rachmawaty's (2021); Yusnara and Soepatini (2023) who customer loyalty may act as a mediator between online shopping and customer loyalty.

## CONCLUSION

The study examined the mediating effect utilitarian motivation on the relationship between online shopping and customer loyalty. The analysis of the data and discussion of the results indicate that online shopping has positive and significant effect on customer loyalty, online shopping has positive and significant effect on utilitarian motivation. Additionally, utilitarian motivation has a positive and significant effect on customer loyalty. The study found that utilitarian motivation plays a mediating role in the relationship between online shopping and customer loyalty. The findings of this study can be utilized as a valuable resource or reference for addressing issues within the company. It can provide insights for planning and evaluating the company's performance, specifically in relation to the effect online shopping on customer loyalty, with utilitarian motivation serving as a mediating factor.

## RECOMMENDATION

Based on the detailed analysis of the survey results, the study recommends the following for improvements to online shopping:

- i. Bauchi state university retailers have to improve customer satisfaction dimensions such as availability, responsiveness, timeliness, completeness, and convenience.
- ii. They have to focus on all dimension of satisfaction without preferring one to other.
- iii. They have to focus on improving their marketing and sales strategies to pull more customers into online shopping.
- iv. The firms need to place a clearly defined service policy for the customer on the website that could help save time and effort in the long time.

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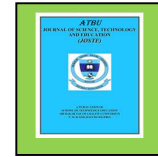
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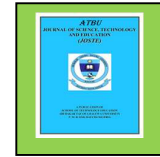
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