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FACTORS THAT CONTRIBUTE TO E-LOYALTY IN AN ONLINE FURNITURE RETAILING BUSINESS

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Affidavit

I hereby affirm that this bachelor's Thesis represents my own written work and that I have used no sources and aids other than those indicated. All passages quoted from publications or paraphrased from these sources are properly cited and attributed. The thesis was not submitted in the same or in a substantially similar version, not even partially, to another examination board and was not published elsewhere.

Abstract

This paper will tackle the challenges of obtaining online customer loyalty for an online furniture store. The objective of this paper is to provide online companies within the furniture industry insight into consumer behaviour. The type of research that was used in this study was quantitative method using a survey to collect data from online furniture shoppers. The data was collected using snowball sampling method which was later analysed. Customers' loyalty in online furniture businesses is considerably and favourably impacted by interactivity or engagement activities, customisation capabilities, financing alternatives given, and showrooming experience, according to the findings.

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1. Introduction

A research study conducted over a two decade ago identified trust as the primary driver of loyalty, alongside the direct and indirect influences of perceived value, contentment, and service excellence (Harris & Goode, 2004). Although the demand for furniture has become a critical activity of the global economy, the internet is also utilized for information search, allowing customers to make better informed purchasing decisions since they have more information than those who buy offline. The online net sales of furniture and home appliances is a growing industry, companies like IKEA have shown 861.48% net sales growth rates from 2015 to 2022 (Peters, 2021). Therefore, because of higher brand switching rates, it has become increasingly difficult for online enterprises to gain shoppers brand loyalty.

Online shopping is growing drastically, according to research, the value of the global furniture market is estimated to be 527 bn USD worth (Statista, 2022). Moreover, research has shown that the USA furniture market is one of the largest worldwide with a value of 226. 78 bn USD in 2021 (Statista, 2022). This rapid growth in sales is significant to investigate and with more research into online shopping experiences it may help identify potential loyalty success factors.

Research claims that most brands are now moving on the internet, and established companies are creating online channels, thanks to the benefits of e-business (Ke et al., 2016). As a result, this makes it more challenging for new firms to establish themselves in a existing market and build strong customer relationships. Research has shown, purchase intent is directly influenced by trust, "Price does not rule the

web, trust does" (Reichheld, 2000 as cited in Ke et al., 2016). Although, trust is an important aspect for shoppers, price may remain as an important factor that needs to be considered especially in terms of furniture which can be an expensive product depending on the level of quality. As a result, there may be a knowledge gap in research on how online furniture brands that provide various purchase financing options impact online shoppers loyalty that has yet to be studied.

Digitalization has allowed people to become more globality interconnected. One major positive aspect of online shopping is that companies can create unique experiences for consumers compared to traditional brick and mortar stores. Through the improvement of online technologies such as tailored recommendations or product customization that may provide psychological benefits to consumers according to research because it saves them time by avoiding crowds, reducing waiting time, and exerting effort in commuting to retail stores (Beauchamp and Ponder, 2010 as cited in Duarte et al., 2018). As a result, there may be an unstudied knowledge gap in study on how online furniture firms that offer advanced technological capabilities like personalized information or customisation effect online customer loyalty.

Online companies market themselves through various omni channels for customers to recognize them continuously. A research study completed over a decade ago revealed community identity as a critical aspect in increasing consumer intentions (Pai & Tsai, 2011). Although, these studies revealed that consumer shopping experience is a valued aspect, these studies never looked further into how online marketing tools like social media influencers can have a positive impact on consumers identity. Therefore, the knowledge gap in study may investigate on how customer loyalty is affected through online furniture brand influencers.

Another research points out that, that an efficient website design is critical for business looking to maximize earnings by marketing their products or services in a competitive and limited market (Cebi, 2013). Presentation and delivery of information is very important for online shoppers to be willing to give up their time, money, and information. It is important for online stores to overcome purchasing intentions by innovating and developing their shopping experience. Although online shopping is more convenient in terms of product and service delivery, the consumer may wish to interact or engage with content or the brand directly. Therefore, the knowledge gap in research is how omnichannel like showrooming impact customer loyalty to the brand.

Research points out, reputation is the key factor influencing online transactions and reputation permits for lower transactional costs, lower risk, and barriers to entry (Akroush & Al-Debei, 2015) as cited in (Oghazi et al., 2021). Understanding how unique experiences effect customer loyalty in different ways is critical to improving shopper's experience. For example, AR technology application like IKEA Place for smartphones enable users to place objects like furniture in their desired places such as their homes (Ortzurkcan, 2020). Therefore, the knowledge gap in research is how AR experiences/ applications influence online furniture shoppers loyalty.

Most importantly, the larger issue is that shoppers can draw quick digital comparisons online through information researching making it harder for online companies to meet their consumer's needs. By enhancing the overall customer experience through technologies and channels, a company may encourage shoppers to become loyal to the brand. Therefore, through this research the following questions will be answered.

Research Questions:

1. How does personalization in online furniture stores create more loyalty from customers.?

2. How does the visual representations of furniture products online affect the loyalty of online furniture shoppers.?

3. How do social media platforms create loyalty from online shoppers for online furniture stores.?

4. How do subscription models for online furniture stores affect customer loyalty.?

5. How do in store appointment bookings affect online furniture shoppers' loyalty?

2. Literature Review.

2.1 Personalization & Online Furniture Store Loyalty.

Companies who personalize the buying experience for their customers may get more loyalty from online buyers. One reason may be that customers perceive and experience that the company recognizes their needs and values their time. Choosing the correct ordering and delivery software that offers a broad variety of customizable features such as length, size, colour, shape, material, delivery time, location or pickup, packing, installation, refund, guarantee, and insurance is critical to meeting the expectations of the consumer. One research investigates the effectiveness of personalization and points out that most shoppers would rather have the power that a user customizable interface offers and not automatic personalization (Nunes and Kambil, 2001 as cited in Montgomery & Smith, 2009). This means, customers prefer having more control over their own shopping experience rather than giving up their information for companies to personalize products and services for them. Of course, personalization is a unique way for

companies to show shoppers that they may understand their needs, but online shoppers may enjoy browsing online products and service at their own pace like traditionally in brick-and-mortar stores. They claim that consumers like to supply information in stages, and that jumping to a highly customised interface may be a breach of trust (Montgomery & Smith, 2009).

However, not automatically personalizing products and services may be extremely inefficient for consumers who expect their online shopping experience to be streamlined through product and service recommendations based on their past purchases. For instance, this would reduce shopping, web travel and delivery time allowing it to be a greater enjoyable shopping experience. Alternatively, instead of relying on customers to gradually provide information about themselves, companies can use other methods for shoppers to customize their own shopping experience. For instance, research found customization was found to be more successful than personalisation in encouraging participants to devote their resources in improving their personal health (Kim et al., 2017). Of course, there are benefits from a personalized customer interface, but privacy is a major concern that consumers are becoming more aware about as we move further into the digital era.

Therefore, the next section aims to identify useful customization methods that companies can implement to affect customer experience. There are a variety of ways in which users can customize their shopping interface. For instance, customers that can customize certain product and service features may incline customer confidence in the organization. As a result, this feature can give the consumers the impression that the business is concerned with satisfying their personal needs. Although, research on information tailoring has found that customization has a favourable impact on both cognitive and attitude outcomes it has also claimed that tailored messaging can help people improve their health habits (Noar et al., 2007 as cited in Kim et al., 2017). Of course, customers are more likely to respond or purchase products that may improve their health habits compared to

furniture. However, not only did a Swedish consumer purchasing behaviour study find that healthcare and beauty products are the second largest online purchase, in 2021, it also concluded that "furniture and home décor" is the sixth most frequently bought product category online in Sweden in 2021 (Chevalier, 2022). Therefore, it is essential for online furniture stores to utilize tailored messages to increase customer confidence in the organization and to satisfy consumers needs through enhances the experience and journey of shopping online.

One other strategy might be, using social media network for an online furniture store to engage directly with its customers may build shoppers loyalty. This is an example of interactive marketing, and it is argued that information technology and the collaborative potential of the Internet, may eventually affect human cognitive processes as much or more as writing technology did (Haeckel, 1998). An investigative study of the effects of social media marketing defines interactivity as "The degree to which two or more communication partners can operate on each other, on the communication channel, and on the messages, and the degree to which such impacts are coordinated," (Liu and Shrum 2002, p. 54 as cited in, de Vries et al., 2012). Moreover, interactive marketing may be more effective to educate the consumer on the company's products compared customer online information search. Also, interactive marketing should streamline information like products, services, mission, vision statement and message information. This means, information and content are delivered quicker and more effective using interactive marketing methods. A study conducted on the effects of social media marketing determined the number of likes and average level of interactivity on brand posts such as a contest were to have importance and a favourable link (de Vries et al., 2012). This means, using social media as an interactive tool such as a digital event allows any user to take part by following a strict interaction system (i.e like post, tag two friends, and repost on consumer profile) and in return for their engagement potentially earning something of value. Although consumers have the potential in winning something of value in exchange for their engagement, there is an

unregulated amount of people participating making it harder to win something of value for example one chair. However, a recent study found brand loyalty, to beneficial campaigns, and content relevancy had the biggest relationships with it, respectfully (Erdoğmuş & Çiçek, 2012). This means consumers may value potentially earning something of value from online furniture stores over associating their personal information with the brand.

Therefore, research should further investigate how online furniture shoppers brand loyalty is affected by interactive marketing methods, tailored information, and customization features.

H1: Online interactivity influences shoppers' loyalty.

H2: Tailored recommendations influences shoppers' loyalty.

H3: Customization features influences shoppers' loyalty.

2.2 Visual Representations & Online Furniture Shoppers Loyalty

Online furniture stores that use different methods to visually illustrate their products may build a long-term relationship with online shoppers. An online consumer behavior study finds that augmented reality "AR" allows for stores to communicate with consumers in a distinctive and dynamic way (McLean & Wilson, 2019). It can lead to loyalty since visuals make information clear to absorb, allowing the message to be understood as easily and effectively as possible. Customer choice is impacted by processing qualities related to the way information is shown, study claims this will be "the key to future interface designs" (Bettman and Kakkar, 1977 as cited in Calitz & Barlow, 2011). This means, if information is visualized and illustrated that allow consumers gain a better perspective, this should positively impact consumers experience.

Therefore, online furniture stores that visually illustrate product and service information may positively impact shoppers' loyalty. Customers can interact with goods, grasp complicated concepts, and overcome language obstacles more quickly and easily with visually depicted items than they can with words. Of course, observing furniture in augmented reality may not be suitable for comparing real life experiences, as the consumer cannot physically interact with the variables that can be observed (McLean & Wilson, 2019). However, using augmented reality, research reports, enhances user interaction with the "design" (Portman et al., 2015). Therefore, this may affect the amount of time and interactivity that a user may spend on the website because they can engage with the processed information for much longer. Although no physical interaction has taken place the consumer remains interconnected with the design which may be significant in affecting consumer's trust. It may allow the user to acknowledge the object's presence because augmented reality projects three dimensional variables within the user's physical environment allowing them to observe it from all angles by utilizing the camera and screen of a consumer's device. According to research that studies the relationship between presence and trust claims the physical presence and degrees of trust reveal a strong relationship (Salantiri et al., 2016). However, virtual reality can be defined as a computer-generated simulation with three dimensional images or environment but cannot be compared to augmented reality because of its different dimensions. For instance, the clear difference is that virtual reality and augmented reality is that augmented reality enhances the users environment by incorporating digital components into a live view and augmented reality is a totally immersive experience in which a real-life world is replaced with a synthetic one.

Moreover, smartphones can assist online consumers to gain more knowledge about a product using augmented reality applications. Online furniture stores that provide augmented reality smartphone applications can inform, affect consumers' knowledge and perception about a product. One factor that may back up this claim is that products in their original size can be shown to consumers without having to

purchase the product. Therefore, this application allows consumers to make better informed purchasing decisions. As a result, not only does this allow for a greater and convenient shopping experience but it also reduces the number of returned products. For example, the furniture company IKEA launched the first augmented reality application "IKEA Place" for smartphones in 2017, striving to solve "practical problems" in shopping (Ortzurkcan, 2020). As mentioned before, this allows consumers to gain a better understand the dynamics of the desired furniture. For example, augmented reality smartphone applications allow users to view the original sized furniture (e.g chairs, tables, beds) and home decor (e.g lamps, statues, art) inside their desired spaces (e.g living room, kitchen, bedroom, bathroom) through users' smartphones utilizing the camera and screen. Evidence finds that the smartphone app "IKEA Place" scales the desired space with "98%" validity (Pardes, 2017 as cited in Ortzurkcan, 2020).

Therefore, the consumers may gain a greater shopping experience as the company's information is more trustworthy because the brand understands customer needs and that furniture shopping, returning large items can be an inconvenience. A furniture research study questioned 2,007 adult participants if they would like to purchase furniture online and concluded that 52% of the participants would be willing to purchase furniture online (Ponder, 2013). Although augmented reality is not fully trustworthy because the consumer cannot physically interact with the variables given in the application compared to traditional means such as brick and mortars. This may, however, eliminate potential unfit results such as the miscalculated dimensions that would reduce the number of returned products.

Therefore, the study should further investigate how a better understanding of products dimensions through augmented reality impacts online furniture shoppers' loyalty.

H4: Using augmented reality smartphone applications influences shoppers' loyalty.

2.3 Social Media Networks & Online Furniture Business Loyalty

The act of encouraging people to advertise their websites, goods, or services through online social networks and enter a wider population which could not have been possible through traditional means, is known as social media marketing (Weinberg, 2009, p:3 as cited in Erdoğmuş & Çiçek, 2012). Implementing marketing strategy through social media channels may affect consumers brand loyalty to an online furniture brand. This may be because different social media channels serve different purposes and intentions of use. One study found a significant relationship and positive association between online consumers using LinkedIn at home, with purchasing from NordStrom online (Vithayathil et al., 2020). This shows the level of influence social media platforms can have on online purchasing behviour. Of course, LinkedIn is a social media network that is primarily focused for professional and career relationships and NordStorm may fill the needs for a professional job. However, in the context of brand loyalty, establishing a clear link between consumers' social media use and purchasing decisions does not mean the consumer is loyal to the brand. This study will investigate the degree to which social media may create different levels of loyalty for instance, social media marketing strategies include campaigns such as content, content creating, contest, media management and community management. In addition, the goal is to identify social media channels that have characteristics such as engagement, customization, music, videos, photos, knowledge, value, quality, relevancy, aesthetic, public communities, sharing and popularity. Therefore, the research will evaluate the social media platform Instagram.

Launched in 2010, the photo and video sharing social media platform Instagram has shown significant growth over the past decade. Online furniture stores can use instagram to reach a potential larger consumer market which may allow them to

create a community. Also, image, music and video sharing allow online furniture stores to establish brand image and attract a desired group of individuals. Research found the total number of active users on instagram today stands at around 1.48bn profiles and 144.8bn USD was spent on global search engine advertising in 2021 which is expected to reach over 163bn USD (Statista, 2022). This may be because instagram allows brands to establish a social media presence and build unique relationships with their followers. For instance, instagram profiles can be categorized and identified thereby online users are informed that the profile for example is a business account that sells furniture and home decor products. Moreover, Instagram newest feature allows consumers to brows and purchase directly through Instagram's store application which is accessible through the brands social media profile. As a result, this integration of interfaces allows for a convenient, efficient and interactive online shopping experience.

This has become extremely popular in recent years, research shows the percentage of US online shops using Instagram for furniture and appliances amounted to a staggering 89.2%, in 2020 (Peters, 2022). Of course, this may indicate that the market may be saturated, and consumers have too much choice ultimately never committing to one brand. A consumer attitude study found that 77.9% of the participants disagreed or were neutral when asked "I am very loyal to a specific brand of furniture" (Ponder, 2013). However, this data may not accurately support the reasons for the large inflows of companies promoting furniture on Instagram because participants are asked about general brands and not specifically about their physical nature.

Therefore, one other reason that would explain an 89.2% increase in furniture stores social media business profiles may be because brands are able to communicate with their type of customer on a more interactive level (Peters, 2022). This means, Instagram may attract people who have an emotional connection in sharing their photos, videos, and music which they utilize to show certain characteristics for

example values, lifestyles, materialistic objects, themselves, family, friends, and others they may follow. The same research found, many people regard their houses and the furniture they have in them to be extensions of themselves, thus buying furniture can be an emotional experience (Perry 2007 as cited in Ponder, 2013). Although, there are a various factor that need be considered that explain this increase, Instagram may serve a community of people that are cachous of their social persona and use social media to look for content such as brands, people, trends, filters, music to extend their personal image too. This means, consumers may feel valued or value from associating themselves with other credible organisations or communities.

Research shows that the five largest categories of companies moving onto social media are fashion, furniture, personal care, hobbies, and electronics, respectively. Therefore, this could indicate that online furniture stores may also share content that would align with their beliefs, attitudes, lifestyles, and experiences which is an extension of themselves as a brand which attracts users with similar attitudes and believes. Likewise, when brands are sourcing potential influencers for their marketing strategy, they may be looking to find individuals that would carry their attitudes and believes to other users. As a result, online users that feel that the brand or influencer aligns with their attitudes and believes they may see this as an opportunity to extend themselves with the credibility of the online furniture store or influencer.

Online furniture stores can source brand ambassadors to increase brand recognition and loyalty from online users. Social media users with similar characteristics can connect the brand to the market segment e.g attract design, architecture, art, and luxurious lifestyle. The credibility of a celebrity has an influence on the credibility of a business, according to the researchers (Djafarova & Rushworth, 2011). This may be because online shoppers should feel that they should relate to the persons

emotions and give feedback towards the product hence matchings similar response depending on the level of need for the product in question. For example, a brand ambassador for furniture could be someone who enjoys design, architecture, art, and luxurious lifestyle. The same study made a survey and found that the majority indicated that they had bought an item after just hearing about it from a celebrity they trusted on Instagram (Djafarova & Rushworth, 2011). Therefore, it is worth investigating the affects that brand ambassadors have on online furniture shoppers' loyalty towards the brand. In addition, it is also worth measuring online furniture shoppers' loyalty depending on the level of interactivity.

H5: Online ambassadors influences online shoppers' loyalty.
H6: Online shoppers' social media engagement influences loyalty.

2.4 Subscription Model & Online Furniture Stores Loyalty

By 2025, the online rental market is estimated to be worth $335bn and the online furniture rental industry is approximately valued as a $2bn market (Pal Kapoor & Vij, 2021). Online furniture stores' subscription/ rental model may influence customer loyalty. Similar research papers, explains the process of NEWNEST which is a furniture subscription model start-up that aims to solve issues related to transitioning to a new apartment for individual people (Ricard, 2022). The company claims that it wants to provide consumers with inexpensive furniture and home appliances without having the customer to worry about the administration. For example, potential consumers stated during an interview that furnishing apartments is an inconvenience and an uncomfortable experience when having to assemble and dispose of furniture and home appliances. Thereby, NEWNEST wants to create a circular economy by recovering and restoring already rented furniture to prolong

the life of the product (Ricard, 2022). One reason why subscription/ rental models for online furniture stores may lead to loyalty is because they allow firms to tie customers to the brand for an extended time. For instance, the customer pays a monthly fixed price, and they will heavily rely on the company's services i.e delivery, installation, and pickup. The NEWNEST study also claims that price and the provided service are the main drivers for a successful online subscription model. However, this study will not outline the factors that may lead to a successful subscription-based model for online furniture stores. This paper will rather focus on identifying and characterizing the effects existing subscription/ rental-based furniture companies have on the customer and their loyalty to the brand. Although there are no research studies that aim to measure customer loyalty, there are similar research studies that evaluated and analysed companies that offer subscription/ rental services. Therefore, this study attempts to look further into how the level of loyalty is affected by furniture subscription models and rental models.

Online furniture stores that use the traditional rental model method may have an influence on customer loyalty to the brand. For instance, online customers select which item they want most and are then charged at a monthly rate until they return it after use (Ricard, 2022). One reason why it may affect customer loyalty is because consumers are paying a lower price. Statistical research provides evidence that the three main factors that lead to an increased loyalty are selling products that fit needs and preferences, better quality for the price and cheaper than others, respectfully (Statista, 2016). Of course, customers are very price orientated in the furniture industry and therefore may find that renting furniture is a better investment compared to purchasing the product from the store. However, furniture and home appliances are very expensive products thereby making it an emotional purchase hence consumers may view it as an investment.

A study provided evidence which suggests a negative relationship between psychological ownership and conversion. They further explain that people who purchase new furniture receive a sense of belonging and see furniture as an

investment (Pal Kapoor & Vij, 2021). Therefore, renting model for furniture may not create value as the consumer may sees it as a long-term investment and does not want to make continuous payments on. However, consumers that change geographical locations more often might find renting furniture over a shorter period more valuable. For instance, if people know exactly when they will move in and out, they will avoid expensive purchases which may be hard to sell afterwards or purchase cheap low-quality products.

Online furniture stores that use rent to own methods may be more beneficial to building a relationship between the consumer and the brand. Companies like "furnish" and "lyght living" allow consumers to rent and to buy- out the furniture after the rental period is over by reimbursing the difference between the retail price and the monthly payment (Ricard, 2022). One reason that it may be better, is that consumers will sense that the company knows their needs. For example, high quality designs and materials are very costly and consumers with lower budgets may be forced to purchase cheap furniture with low quality materials. Therefore, if consumers may obtain high quality furniture without making a major financial decision, this may affect their loyalty to the business. In addition, consumers may rent furniture for a longer period without spending over the retail price (Ricard, 2022). Although, renting furniture may not give consumers a sense of belonging but it will give consumers the chance to make a greater informed purchase. This means, consumers that started renting the furniture can still later decide to give the furniture back to the company if they are not satisfied. This allows online furniture stores to build loyalty as consumers are given time to experience the furniture within their own space which may lead to greater satisfaction.

H7: Financing alternatives influences loyalty.

2.5 Showrooming & Online Furniture Shoppers' Loyalty.

The number of online retailers has increased dramatically over the last decade, people increasingly choose to purchase for goods and services online or solely information search. The gross product volume of China's online shopping market amounted to 1.88 trillion yuan in 2015 and 11.76 trillion yuan by the end of 2020 (Ma, 2021). More specifically, figure 1 shows an estimated worldwide sale projection of furniture's and homewares from 2019 and sales were expected to be close to $200 billion. For example, China was estimated to sell $79.2 billion worth of furniture and homeware in 2019. The second largest consuming country is the USA with $44.5 billion sales was estimated in 2019. The third largest purchasing country is Japan with an estimated 15.5billion sales was expected in 2019

In recent years, Covid-19 contributed largely to the rapid development of online stores and consumer purchasing products online. For example, due to long periods of lockdowns and restrictions on travel, companies were pushed to develop new strategies to reach their consumers and vice versa. As a result, millions of e-commerce where thriving during this time as they had existing online channels that connected them to their consumer and did not heavily rely on brick-and-mortar stores. For instance, the top earners of the Furniture and Appliances e- commerce market in the US, and shows amazon is leading the e- commerce market with net sales of $15,747 million in 2020. This allowed online stores to market their product 24/7 through social media channels and purchase the product over their website 24/7. On the other hand, physical stores struggled the most after they had strict opening and closing times, increased inflation, shortage of workers and supplies. Whereas online stores remain cost efficient, they are, for example, not obligated to pay rent, in- store staff, security cost and strict or no closing and opening times. Although, online stores have developed and grown rapidly compared to physical stores there may be greater influx of digital native vertical brands in all categories

are rushing into the market with rapid developments. Nowadays, development and growth are essential for online companies to keep a relationship with consumer and staying competitive. For example, consumers are purchasing products more frequently online and spending more time on social media channels. Although, brands are also capable of exploiting its products in new markets and potentially reaching a larger customer base, research has shown that the majority of (DTC) direct to consumers retailers cannot rely solely on ecommerce to generate money anymore (Moore, 2021). One reason may be that due to the influx of digital native vertical brands many new online businesses are struggling to compete against established brands. For instance, the company acquisition costs (CAC) which is the amount of money a company spends to obtain a new customer, increased by more than 60% over the past five years, research shows (DESAI, 2019). Moreover, higher CAC also means that ads are becoming more expensive, new companies with smaller online marketing budgets may not experience the same development and growth that larger invested companies have. Therefore, most DTC brands are accepting omnichannel as a response to the increased costs and saturated market (Moore, 2021). Omnichannel retailing is defined as the synergistic integration of platforms with the aim of delivering a good brand experience for customers, independent of the channel or stage of the purchase process (Cummins et al., 2016 as cited in Lee et al., 2019). This synergistic integration ensures that when the user is navigating through different channels that the brand is accessible across major platforms, for example, on Instagram the users can view, read information and purchase through the application likewise on the online store website. Although, Instagram is a popular pollicisation's with millions of active users globally, this does not solve the issue of rising company acquisition costs as brands have to promote their planform through monitory means and remain only digitally accessible.

Online furniture stores that offer their products on omnichannel create a better purchasing experience for shoppers. Brick and mortar stores allow for physical

appointments to take place thereby furniture stores may provide shoppers with a greater shopping experience. For example, online shoppers can compare contrast and get inspired by viewing furniture with a physical assistant present privately. Although physically shopping for furniture may be inconvenient physical showrooms allow customers to communicate their needs. In-store appointment bookings assistance may be able to ensure that consumers are making a smart purchasing decision that may fit their personal needs i.e budget, style, and space. Also, personal assistance can build on information that the consumer is already aware of through online information search. In store appointment assistance may create a personalized experience. Therefore, the assistant may make them feel important and enhance the experience of shopping. Therefore, it is worth investigating further on how the level of shopper's loyalty is affected by online furniture stores showrooming omnichannel experience.

H8: Showrooming experience influences shoppers' loyalty.

3. The Research Model
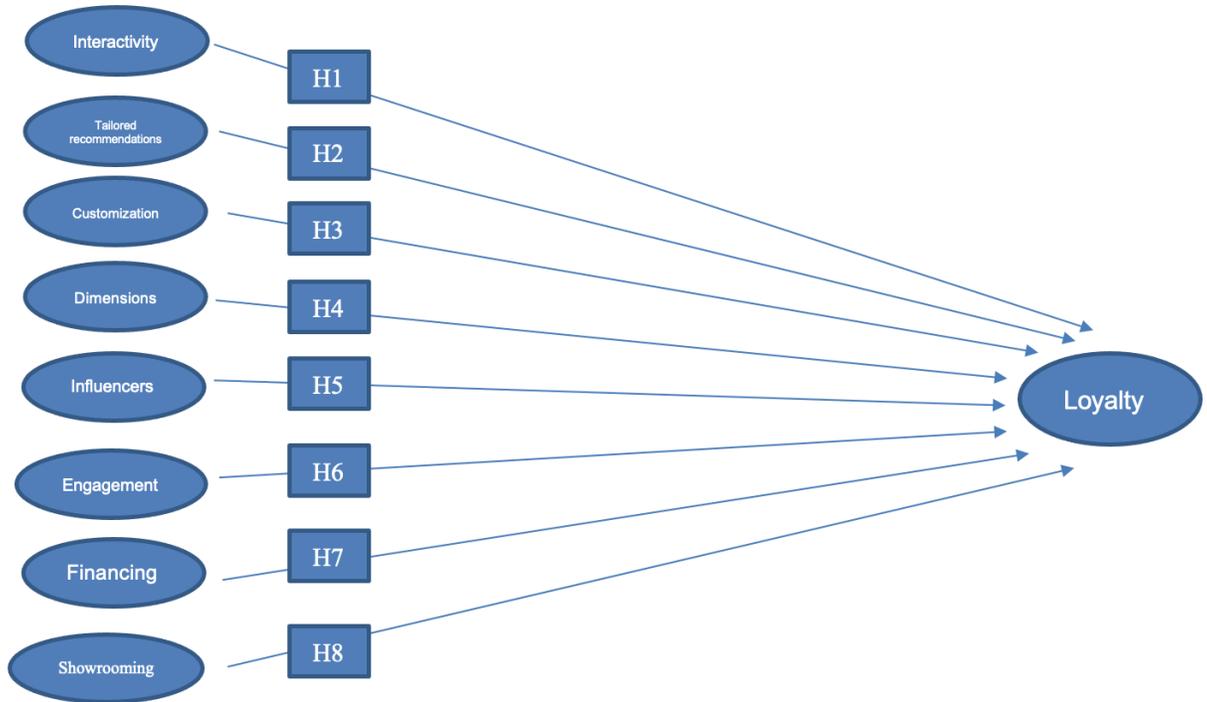
4. Methodology

4.1 Study design

A quantitative approach would offer a greater understanding of the links between the effect that specific elements exert on online shopper loyalty, hence this study research style will be quantitative. The format and length of the survey are identical

for each participant, using a survey as a data gathering strategy streamlines data analysis because the data may be used with a range of technologies. Writing a survey, learning to quantify or count replies, and statistically (mathematically) evaluating archival, historical, or our own data are all examples of quantitative approaches. (Nardi, 2018)

This study will use an explanatory approach, with the goal of gathering evidence of a causal relationship between both the independent and dependent variables. Therefore, the explanatory method could be employed in this study to investigate the relationship between the independent elements identified in the literature review, such as interactivity or showroom experience, and the dependent variable, online shopper loyalty.

Because the loyalty can be easily measured using empirical data, the approach to this research will only use quantitative data, allowing space for objective findings without the researchers being biased. Employing a quantitative level of analysis in research with the goal of uncovering empirical data can increase valuable findings such as the ability to refute or confirm the hypotheses of the studies research questions.

Questionnaires are especially well adapted for respondents who can read, for measuring people's attitudes and opinions, and for gathering many respondents who would be difficult or time consuming to observe using qualitative approaches. (Nardi, 2018). In addition, the number of variables is minimized to a select group that is carefully regulated by the design to yield accurate and trustworthy results, helping researchers to develop meaningful interpretations of the data.

Existing research is referenced to this study because they look at similar relationships between factors. A survey was used as a quantitative method of data

collection to examine the elements that create customer loyalty through service customization (Coelho & Henseler, 2012). The survey consisted of six dependent variable components, with the findings graded on a five-point Likert scale.

4.2 Survey Development

The following explanatory research technique will be utilized to analyse online shoppers' loyalty: survey. As previously stated, this study would solely collect quantitative data. When conducting this survey, here are some independent variables to consider, including.

- Online interactivity (e.g level of communications)
- Showrooming (e.g offline & online omnichannel)
- Recommendations (e.g website, push emails)
- Augmented Reality (e.g mobile application)
- Financing (e.g rent to own)

Considering the idea that the research will be conducted on quantitative terms, the questionnaire will be constructed in a systematic way, allowing for the respondents to have a greater chance to find the most suitable option for them as well as an easy comprehension. For example, the set of questions will become gradually less complex, so participants do not lose focus and skip questions. Therefore, the survey is organized, allowing the researcher to gather and analyse data fast and efficiently. Before starting the survey, the participants are given a statement of purpose which evaluates the purpose and aim of the survey. This is important as it informs participants about the topic which facilitates the understanding of the task

presented. Also, participants are informed that their participation is entirely voluntary, and they may exit the survey at any moment. Following this, before participants are shown the first set of questions, they are also thanked in advance and informed that the survey will take five minutes of their time.

There are a total of eleven components that will be asked on the survey to ascertain the information relevant to this study. However, before participants can read the questions, they must first express agreement by ticking the box, which must be ticked before they can continue. To further simplify the analysis of the raw data, on the next page, responses will be collected using closed ended survey questions which is going to give participants limited sets of answer to choose from. The survey questions will be in numeric form, a 7-point Likert scale ensures variability. For instance, using a metric scale, participants are asked to indicate their degree of agreement (from strongly disagree to strongly agree) with the supplied statement questions (Joshi et al., 2015). For more complex questions, participants are assisted by watching a short video informing them about an augmented reality application called IKEA place. So, all participants are equally informed which adds validity to the augmented reality variable. Also, the financing variable will also include a screenshot of a website product with financing options, so participants are equally informed about what it means to finance furniture. After the survey is over participants are thanked. The survey questions can be found in the appendix 1.

4.3 Data Collection

To ensure that participants complete the survey, the study will use convenient and snowball sampling method. In the field of visual impairment, researchers are

frequently forced to employ non-random sampling techniques such as convenience sampling, in which individuals who meet the study's criteria are identified in any way possible, or snowball sampling, in which researchers ask identified participants to inform their friends and acquaintances about the study (Emerson, 2015). Therefore, a non-probability distribution is used as a sampling method that involves non-random selection depending on accessibility or other criteria, making data collection simple. For example, the survey link was shared on social media networks such as Instagram, snapchat and Pinterest. Also, the link was shared on messaging apps such as WhatsApp, IMessage and Email. As a result, using this method of data collecting is useful because the research study is about online shopping thereby these distribution channels may be relevant to the topic and provide fast and efficient responses. All the participants in both convenience and snowball sampling will come from the same geographical area, they may also share similar socioeconomic backgrounds or ethnicities (Emerson, 2015). Furthermore, when the link is distributed through the messaging applications it includes a small text encouraging participants to invite their friends and family or others to take part in it. This technique is snowball sampling which might help researchers obtain the number of participants they desire (Emerson, 2015). The survey will start in Austria on the 9.05.22 and will continue to run until the 20.05.22, leaving the survey open for eleven days. The survey was taken n= 93 number of times, out of which 48.9% are female and 51.1% are male. It is important to ensure the legitimacy of the survey used to test the 8 variables of the conceptual framework. Validating the acquired data is essential for correcting or removing data from individuals which did not completely respond to the questions. As a result, after confirmation, the sample of participants was dropped from 100 to 93 participants.

4.4 Limitations

Convenience and snowball sampling will be used in the study, as previously stated. However, there are several limits to using these sample methods that must be considered. As discussed by Emerson. 2015, reports that all the participants in both convenience and snowball sampling will come from the same geographical region and they may also share similar socioeconomic backgrounds or ethnicities. Therefore, this may negatively impact the findings because if all the participants are similar it can skew of a study. These strategies, for example, may encourage participants to identify people who have similar features and those identified encourage individuals with similar characteristics and so on. As a result, this may have a detrimental influence on the findings since if all the participants are similar, the results may skew. This limitation leads to the next issue of this method. In terms of convenience sampling, it is difficult to project the sample onto the population, various strategies may generate identical results. This is a known fact and may lead to sampling error. Also, because the data collection process is extremely fast this technique is well known and described as the weakest sampling procedure.

2.5 Research Ethics

This research has been carried out in a professional and honest way. When it comes to the data acquired, the researcher ensured that the information was not made up but rather gained through a survey. Furthermore, the findings and methodology have been completed and described completely.

It is also important, that during the data collection process using a survey was conducted in ethical manners. For instance, the survey introduction thoroughly

explained to participants the content and possible risks. They were also informed that their participation is enterally anonymous and that they exit their survey at any given time. For example, the survey did not ask for any personal information such as email, address, country, or names, instead it asked for participants to click consent and what their gender is to start answering the next questions. In addition, peer review papers were used to source questions that are in the survey to ensure a high quality and to avoid questions that can be interpreted in a negative or harmful way. Finally, the survey respected the participants' integrity, autonomy, independence, and right to self-determination.

4.5.1 Table 1: Measurement Items Table

Variable	Constructs	Source
Tailored Information	▪ When I shop again, the same shopping website personnel or records would remember my related consumption habits ▪ I am confident in buying products from the shopping website ▪ I feel secure in buying products from the shopping website ▪ I trust that the shopping website can provide appropriate service to me	(Lin & Sun, 2009b)
Customization Features	▪ "My company" offers me products and services that satisfy my specific needs (totally disagree to totally agree) ▪ "My company" offers products and services that I couldn't find in another company (totally disagree to totally agree) ▪ If I changed between companied, I wouldn't obtain products and services as customized as I have now (totally disagree to totally agree)	(Coelho & Henseler, 2012)

AR Experience	- I will continue to use the mobile site to shop for new clothing Aydin - If I ever need to purchase new clothing, this mobile site would be my first choice - I would recommend this mobile site to other people - I will encourage people to purchase clothing from this mobile site - Even if another mobile site offered something cheaper, I would still buy from this site - It is likely that I will use this mobile site again in the future - This mobile site will be my preference when I shop again	*Santouridis and Trivellas (2010)*
Ambassadors	- I would trust the brand BOSS very - I would find the brand BOSS to be very good - I would rely very much on the brand BOSS	(Wiedmann & von Mettenheim, 2020)
Engagement	- I seldom consider switching to another website - If the present service continues, I doubt that I would switch websites - I try to use the website whenever I need to make a purchase - When I need to make a purchase of [product category], this website is my first choice. - I believe that this is my favourite retail website.	(Christodoulides & Michaelidou, 2010)
Financing Options	I am satisfied with my decision to purchase from this website.	(Chang & Chen, 2009)

	▪ If I had to purchase again, I would feel differently about buying from this website. ▪ My choice to purchase from this website was a wise one. ▪ I think I did the right thing by buying from this website.	
Showrooming Experience	▪ I like to shop where people know me ▪ While shopping on the Internet, I miss the experience of interacting with people ▪ I like browsing for the social experience	(Burns et al., 2018)
Online Shoppers Loyalty	▪ I am committed to a company. ▪ If I had it to do all over again, I'd buy products/services from this company. ▪ I intend to keep buying the products/services from the company. ▪ I deal with the company because I want to, not because I have to. ▪ I say positive things about the company to other people. ▪ I recommend the company to someone who seeks my advice. ▪ I consider myself to be a loyal patron of the company.	(Dehghan & Shahin, 2011)

5. Data Analysis

This section is dedicated to the process of analysing data by providing empirical evidence and using statistical tools to evaluate the responses gathered from the

questionnaires. These outcomes will help answering the research questions of this report. The sample will be covered in the first part, followed by the hypothesis testing procedures and outcomes.

5.1 Sample

The first analysis was the descriptive statistics of the considered respondents, considering that gender of the respondents. The results indicated that male were the majority (51.1%) while female respondents were the least (48.9%). The complete results and descriptive statistics is presented in Appendix

5.1.1 *Table 2: Descriptive statistics of Gender Variable*

Gender		
	Frequency (n)	Percent (%)
Male	47	51.1
Female	45	48.9
Total	92	100.0

This section evaluated the descriptive statistics of the other variables used in the research. The metrics evaluated included the mean, standard deviation, skewness, and kurtosis.

5.1.2 *Table 3: Descriptive Statistics of Other Research Variables*

	Mean	Std. Deviation	Skewness		Kurtosis	
			Statistic	Std. Error	Statistic	Std. Error
Engagement	3.6087	1.40920	.174	.251	-.920	.498
Showrooms	4.2120	1.27889	-.146	.251	-.587	.498
Customization	5.4348	1.01844	-.683	.251	.041	.498

Tailored Information	4.5471	1.47389	-.399	.251	-.577	.498
Influencers	3.1359	1.49540	.436	.251	-.840	.498
AR Technology	4.9065	1.34097	-.692	.251	.066	.498
Interactivity	3.8777	1.42686	-.111	.251	-.504	.498
Financing	3.9560	1.52507	.141	.253	-.968	.500
Loyalty	4.3909	1.11569	-.447	.253	.145	.500

5.2 Descriptive Statistics

From the results, engagement variable had a mean of 3.61 and a standard deviation of 1.41. The respondents more or less disagreed with the research questions regarding the attitudes towards the social media and engagement. For the showrooms variables, which investigated the attitudes of the respondents towards showrooms, the mean was 4.21 (neutral) responses while the standard deviation was 1.28. For the customization variable, variable, which investigated how product customization affects their online shopping experience, the mean was 5.43 (more or less agree) while the standard deviation, was 1.02. The variable tailored information investigated the respondent's attitude towards online shopping and tailored information, which indicated that the mean was 4.55 (neutral) and the standard deviation was 1.47. For the influencer, the aspect of interest was the perception of online influencers. The mean was 3.14 (more or less disagrees) and the standard deviation was 1.50. The variable augmented reality technology investigated the respondents' attitude towards augmented reality. The mean for AR technology was 4.90 (neutral) while the standard deviation was 1.34. The variable for interactivity investigated the respondents' communication with Online Furniture Stores. The mean for the variable was 3.88 (more or less disagrees) while the standard deviation was 1.43. The variable for financing was focused on finding about the respondents' attitude on the online furniture financing options. The mean was 3.96 (more or less disagrees) and the standard deviation was 1.53. The last

variable of interest was loyalty, which was also the dependent variable of the study. The variable questions were interested in finding out towards the online shopping loyalty. The mean for the variable was 4.39 (neutral) and the standard deviation was 1.12. In addition to the mean and standard deviation, the skewness and kurtosis variables are also presented in table 2 above. The complete descriptive statistics of the variables is presented in Appendix Table B.2.

5.2.1 Kruskal-Wallis H test

The Kruskal-Wallis H test was carried out to determine whether there are statistically significant differences between gender on the other variables considered. The results are summarized in Table 4 below and Appendix B. The results indicated that for all the variables except tailored information, all the other variables had the p-values > 0.05. as a result, the conclusion was made that there were no significant difference between the male and female for all the considered variables regarding online furniture retailing business. However, for the tailored information, there was a statistically significant difference between male and female regarding online furniture retailing business ($\chi2(2) = 4.158$, $p = 0.041$).

Table 4: Kruskal-Wallis H test

Variables	Chi-Square	Asymp. Sig.
Engagement	1.099	0.295
Showrooms	0.502	0.479
Customization	0.381	0.537
Tailored Information	4.158	0.041
Influencers	0.114	0.736
AR Technology	2.993	0.084
Interactivity	0.965	0.326
Financing	0.272	0.602
Loyalty	0.069	0.793

5.2.2 Shapiro Wilk Normality Test

Another test that was conducted to evaluate the variables was the normality tests. The normality test was conducted using the Shapiro Wilk normality test. The results are presented in the Table 5 below and Appendix B. The results indicated that some variables such as engagement, customization, tailored information, influencers, AR technology, and financing had issues with normality. Since the p-value < 0.05, there were no enough evidence to conclude that the variables were normally distributed. However, for the variables showrooms, interactivity and loyalty, their p-value > 0.05 and therefore, there were enough evidence to conclude that the series were normally distributed.

Table 5: Shapiro Wilk Normality Test

	Shapiro-Wilk	
Variable	Statistic	Sig.
Engagement	0.966	0.018
Showrooms	0.977	0.112
Customization	0.946	0.001
Tailored Information	0.953	0.002
Influencers	0.938	0.000
AR Technology	0.953	0.002
Interactivity	0.975	0.077
Financing	0.964	0.013
Loyalty	0.981	0.217

5.3 Correlation Analysis

Another analysis that was conducted was the Pearson's correlation analysis. This was conducted following the previous findings that there were issues with normality of the data. The correlation analysis was aimed to find the relationship

between the study variables. The results of Pearson's Correlation Analysis is presented in the Table 6 below and Appendix B. In the findings of this relationship, there several correlations, considering that the variable had nine variables. However, the correlation of interest was the correlation between loyalty (dependent variable) and other independent variables. The results indicated that loyalty had a significant and positive correlation with engagement ($r = 0.385$, p=0.00); significant and positive correlation with showrooms ($r = 0.468$, p=0.00); significant and positive correlation with customization ($r = 0.423$, p=0.00); insignificant and positive correlation with tailored information ($r = 0.10$, p=0.35); significant and positive correlation with influencers ($r = 0.308$, p=0.00); significant and positive correlation with AR technology ($r = 0.324$, p=0.00); significant and positive correlation with interactivity ($r = 0.570$, p=0.00); and significant and positive correlation with financing ($r = 0.486$, p=0.00). in summary, loyalty has a positive and significant correlation with all the independent variables except the tailored information.

Table 6: Correlation Analysis Tests Results

	1	2	3	4	5	6	7	8	9
Loyalty	1.00								
Engagement	.385**	1.00							
	0.00								
Showrooms	.468**	.404**	1.00						
	0.00	0.00							
Customization	.423**	.329**	.360**	1.00					
	0.00	0.00	0.00						
Tailored Information	0.10	.451**	0.16	.343**	1.00				
	0.35	0.00	0.14	0.00					
Influencers	.308**	.344**	.225*	0.19	.335**	1.00			
	0.00	0.00	0.03	0.08	0.00				
AR Technology	.324**	0.11	0.08	.332**	0.20	0.12	1.00		
	0.00	0.32	0.44	0.00	0.06	0.26			
Interactivity	.570**	.471**	.360**	.224*	.291**	.464**	.333**	1.00	
	0.00	0.00	0.00	0.03	0.01	0.00	0.00		
Financing	.486**	.295**	.231*	.323**	0.18	.337**	.290**	.438**	1
	0.00	0.01	0.03	0.00	0.10	0.00	0.01	0.00	

** Correlation is significant at the 0.01 level (2-tailed).							
* Correlation is significant at the 0.05 level (2-tailed).							
N=91							

5.4 Hypothesis Testing

In this section, the analysis of the hypothesis of the study were evaluated. The research analyzed the impact of the dependent variable on the independent variable. The loyalty of online shoppers was examined as the dependent variable. To confirm that the results for the independent variables were reliable, the Cronbach's alpha tests was conducted. In the case were the Cronbach's alpha value stands above (0.6), the results are regarded to be trustworthy. Because a 7-point Likert scale was used, the measurement level was set to interval. Therefore, before conducting and presenting the actual hypothesis tests, the reliability tests were conducted.

5.4.1 Normality Tests

The normality test for the independent variables and dependent variable is presented in Table 6. From the results, the lowest Cronbach's alpha value was 0.70 (acceptable) and the highest was 0.939 (excellent). This confirmed that the reliability of the variables in the study was acceptable. With the satisfaction of the reliability results, it was now considered fit to conduct the hypothesis test, presented in the following section.

Table 7: Normality Tests

	Cronbach's Alpha	Cronbach's Alpha on Standardized Items	N of Items
Engagement	0.832	0.831	5
Showrooms	0.701	0.7	5
Customization	0.752	0.797	3
Tailored Information	0.938	0.939	3
Influences	0.91	0.909	3
AR Technology	0.932	0.932	5
Interactivity	0.87	0.871	4
Financing	0.924	0.925	5
Loyalty	0.82	0.819	8

The hypothesis test was the main analysis of the study. The hypothesis analysis was done using the multiple regression analysis, where the loyalty was the dependent variable and others as the independent variable. The results are presented in the Table 7 and Appendix C.

The results indicated that the $F_{(8, 82)} = 11.40$ p-value $= 0.000$ which indicated that the overall of the effects of the independent variable on the depended variable was significant. The r-squared was 0.48, which indicated that approximately 48.0% of the variation in loyalty in an online furniture retailing business was explained by the independent variables included in the model.

Table 8: Regression Analysis Results

	Variables	**B**	**t-statistic**	**Sig.**
	(Constant)	0.758	1.451	0.151
H6	Engagement	0.07	0.896	0.373
H8	Showrooms	0.18	2.333	0.022
H3	Customization	0.238	2.336	0.022
H2	Tailored Information	-0.157	-2.273	0.026
H5	Influencers	0.02	0.304	0.762
H4	AR Technology	0.08	1.116	0.268
H1	Interactivity	0.262	3.279	0.002
H7	Financing	0.142	2.173	0.033
	Dependent Variable: Loyalty R = 0.527 Adjusted R-squared = 0.480			

	F = 11.400
	Sig. = 0.000

Online Interactivity

The findings indicated that there is a significant and positive effect of online interactivity on the shoppers loyalty (β = 0.262, p = 0.002). The beta coefficients indicated that if the online interactivity increased by one unit, then the shoppers loyalty would increase by 0.262 units. As a result, hypothesis 1 (H1) was confirmed.

Tailored Information

The research indicated that tailored information has a negative and significant influence on shoppers loyalty (β = -0.157, p = 0.026). The beta coefficients indicated that if the online tailored information increased by one unit, then the shoppers' loyalty would decrease by 0.157 units. As a result, hypothesis 2 (H2) was not confirmed.

Customization

Customization features was found to have a positive and significant effect on shoppers experience (β = 0.238, p = 0.022). The beta coefficients indicated that if the online customization features increased by one unit, then the shoppers' loyalty would increase by 0.262 units. As a result, hypothesis 3 (H3) was confirmed.

AR Technology

AR technology was found to have a positive but insignificant effect on shoppers experience (β = 0.08, p = 0.268). The beta coefficients indicated that if the online AR technology increased by one unit, then the shoppers' loyalty would increase by 0.08 units. However, since the relationship was insignificant, hypothesis 4 (H4) was rejected.

Influencers

Online ambassadors influences (influencers) was found to have positive but insignificant effect on shoppers experience (β = 0.02, p = 0.768). The beta

coefficients indicated that if the online ambassadors influence (influencers) increased by one unit, then the shoppers' loyalty would increase by 0.02 units. However, since the relationship was insignificant, hypothesis 5 (H5) was rejected.

Engagement

Online shoppers' social media engagement was found to have positive but insignificant effect on shoppers experience ($\beta = 0.07$, $p = 0.373$). The beta coefficients indicated that if online shoppers' social media engagement increased by one unit, then the shoppers' loyalty would increase by 0.07 units. However, since the relationship was insignificant, hypothesis 5 (H5) was rejected.

Financing

The research indicated that financing has a positive and significant influence on shoppers loyalty ($\beta = 0.142$, $p = 0.033$). The beta coefficients indicated that if financing increased by one unit, then the shoppers' loyalty would increase by 0.142 units. As a result, hypothesis 7 (H7) confirmed.

Showrooming experience

The research indicated that showroom experience has a positive and significant influence on shoppers loyalty ($\beta = 0.18$, $p = 0.022$). The beta coefficients indicated that if showroom experience increased by one unit, then the shoppers' loyalty would increase by 0.18 units. As a result, hypothesis 8 (H8) confirmed.

6. Discussion and Implication

The purpose of this research was to investigate the factors that contribute to the e-loyalty in an online furniture retailing business. The data analysis was therefore conducted investigating how various factors influenced respondents' loyalty in the online furniture retailing business. After the analysis of the data and interpretation

of the results in the previous section, this chapter discusses the findings with reference and comparison to the previous research.

The first findings from our research are that interactivity is a significant and positive influencer of the shoppers loyalty on the furniture retailing business. This implies that if the shoppers were involved in interaction activities with the furniture retailing business, then their loyalty would be improved. The interaction activities in this case include through social media channels, surveys, and chatrooms, getting end user advices, and giving back their feedback to the retailors. These findings were supporting what was previously hypothesized that allowing online store channel interactivity is important to increase customers loyalty. These findings are in agreement with Peters (2022) who indicated that 89.2% increase in furniture stores social media business profiles may be because brands are able to communicate with their type of customer on a more interactive level.

Another finding that was found interesting in this research is the positive and significant influence of customization features on the shoppers' loyalty towards the online furniture business. The customization aspects that was considered include the furniture brand that satisfies personal requests, and that offers customization features. These findings indicate that different shoppers have different taste and preferences, and they would prefer them to be effectively addressed on the furniture products they purchase. Similar to these findings, Kim et al., (2017) indicated that customization was found to be a significant factor in encouraging participants to devote their resources in improving their personal health.

It is of interest in this study to explore the findings that online furniture financing has a significant and positive influence on the customers' loyalty. The financing options availability to the customers, or the financing options provided by the furniture online seller to the online shoppers would improve their loyalty to the customer. Some of the financing options as discussed in the literature include subscriptions/rental models. According to Ricard (2022), such as financing model could lead to increased loyalty of online furniture store because they allow firms to

tie customers to the brand for an extended time. The loyalty may be improved from the fact that the customers are charged on monthly based, which is cheaper. This way, the needs and preferences of customers are addressed.

Another significant and interesting relationship that was identified in this research was that showrooming experiences have a significant influence on the shoppers' loyalty. The aspects of showrooming that were highlighted here include that showroom gives shoppers shopping in familiar places, giving out the experience of interacting with people, ability to research and compare prices, and physical checking of the furniture products in the store before purchasing online. Additionally, the aspect of touch and feel of product and price check available in showrooming contributes to customers' loyalty. Previous literature suggests that there has been an increasing trend for the furniture consumers to purchase their products online. This is brought by the increase in time spend by potential customers on social media (Coppola, 2022). The findings of this research are in line with previous literature, which suggests that showrooms allow customers to effectively communicate their needs, and ensure that customers are making a wise purchase decisions, according to their needs and preferences.

It is also important to mention that while the above discussed aspects were considered significant as far as customer loyalty is concerned, other several factors were considered not significant. For instance, AR technology, Influencers, and engagement factors were found to have insignificant influence on the shoppers loyalty. This implied that though the effect of these factors on customers' loyalty was positive, its effect could not be substantiated, or it was marginal. An interesting finding that was also obtained based on the results presented in previous section is that tailored information had a negative and significant influence on customers' loyalty. It implied that if tailored information regarding online furniture increased, then the customers loyalty would decrease and vice-versa. These findings were centrally to the findings of literature that information that humanized to individual

customers would enhance their experience, attitudes, and shopping outcomes (Noar et al., 2007).

6.1 Theoretical implication

From this research, several theoretical implications could be highlighted. First, the objective of this research was to investigate the factors that contribute to the e-loyalty in an online furniture retailing business. A theoretical framework and model was applied to carry out this investigation. The research model proposed could be considered important in investigating this objective. The model comprised of eight independent variables and the dependent variable was loyalty.

The research and adopted model was successful in establishing the relationship between various online furniture business factors, and their effects on the customers' loyalty. Among the eight hypothesis of the study that was proposed in the literature review, the model confirmed four hypothesis.

The research was able to indicate that interactivity activities of customers on online furniture stores increase their loyalty towards the business. Customization of the furniture products according to customers' preferences enhances their loyalty. Financing options offered by an online furniture firm was found to have a positive and significant influence on customers' loyalty, while showrooms was found to significantly influence customers' loyalty.

7. Managerial Implication

From the research, several propositions could highlighted for the management of online furniture stores. Adoption of these propositions would enhance their customers' loyalty. These recommendations are made in reference to the various hypothesis of the study that were evaluated.

The first recommendation is that when setting up a furniture online business, it is important to set up means of communication and interaction, where customers could be kept engaged. The interactivity of the shoppers should be encouraged through social media, surveys, chatrooms, holding sweepstake contests, as well as information and feedback to them. The interaction environment created would boost their loyalty to the store.

This research also recommends that the online furniture shoppers should be given tailored information. This would entail having a program that is able to evaluate the personal information of individual present and potential customers. For instance, having loyalty points and customers being allowed to login in an online platform. The customers' confidence would be created, and they would feel secure if the system that retains and remembers their personal information is in place. Additionally, such as site would create a trustful relationship with the online furniture shoppers' customers.

This research also recommends that it is important for the business and companies participating in online furniture retailing business to consider offering various financing options to their current and potential customers. The various financing option that could be considered include subscription/rental services option. This is because such mode of payment and financing would increase their loyalty. If the shoppers are given various payment options, they will feel considered and the business is concerned about their financial status. As a result, their satisfaction would crease loyalty towards the business concerned.

It was observed that furniture products customization significantly boosts the loyalty of the customers. The loyalty is increase by addressing and meeting customers' needs, taste, and preferences. Customers are price sensitive and prefer convenience, and such a financing option would encourage and attract them. Customization would also be achieved through addressing personal requests of the customers such as designing furniture according to the customers preferences, making it known that customer's customization services are offered, and being

ready and willing to offer the customers customization services. These personalized services, as found by this research would boost the customers loyalty, and play a critical role in growing the online furniture retailing business.

It is also observed and recommended by this research, based on its findings that online furniture stores should consider having a showroom as well. The reason is that it would increase the customer loyalty. Showrooms helps customers have an opportunity to have a physical touch and feel of the furniture products, communicate their needs and hence make a more informed purchase decision. Additionally, showroom gives the customers an opportunity and experience of interacting with other people they find on the shop, as well as compare what they saw online in terms of quality, features, and prices, with what is displayed in the showroom. Additionally, furniture online shoppers are interested and satisfied when they go to the stores to feel and touch the product, check prices, and then eventually buy them online at a lower price. Therefore, in addition to selling their products online, online furniture retailing business are also advised to set up showrooms as well.

7. Future Research

This research leaves several aspects and gaps that could give way to future researches. First, this research had little sample size. It is recommended that future researches could consider conducting a similar study but using a big sample size. This would give an opportunity to compare the results.

To establish the relationship between the dependent and independent variables, this reach adopted the multiple regression analysis. Though it is a good analytical technique, this research suggests that the future research could adopt a different

analytical technique to determine the relationship. One such model that could be considered in future researches is the structural equation modelling (SEM).

From the research findings, the overall model was significant and explained approximately 48% of the total variation of the dependent variable. Additionally, only four of the eight hypothesis were confirmed. The research advices that the future research could consider increasing the number of independent variables and the resultant hypothesis to be tested.

8. Conclusion

The purpose of this research was to investigate the investigate the factors that contribute to the e-loyalty in an online furniture retailing business. The research was driven by the increasing digital online shopping, globalization and global economy. Online shopping is currently considered more convenient, time saving and less effort. However, the loyalty of customers was factor of concern, particularly in online furniture stores.

The study adopted a quantitative methodology, where primary data was collected from the respondents and analysed statistically. The model of study comprised of eight independent variables (engagement, showrooms, customization, tailored information, influencers, AR technology, interactivity, and financing) and the dependent variable was loyalty. The correlation analysis and regression analysis tests were adopted in the research.

The results indicated that customers' loyalty in the online furniture stores is significantly and positively influenced by interactivity or interaction activities, customization features, financing options offered and showrooming experience. The AR technology, influencer and engagement was found to have positive but non-significant influence on the customers' loyalty. However, the tailored

information was found to have a significant and negative influence on shoppers' loyalty. The research recommended that the management of online furniture store should focus on enhancing interactivity with customers, offer various financing options, setting up a showroom and customizing the furniture products based on customers' interests. This would enhance their shopper's loyalty.

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10. Appendix A: Questionnaire

Survey Introduction:

Dear Participants,

This survey focuses on understanding how consumers online experience affects their relationship with online furniture stores and how new technologies and methods influence consumers' experience.

Your participation is entirely voluntary, and you may exit the survey at any moment. The survey is anonymous, and all your personal information and replies will be held and processed in strict confidence. The survey takes around 7 minutes. You provide your approval and ensure voluntary participation by clicking the "START" button!

- "START"

What is your gender?

- Male/ Female / Prefer not to say.

Online Store Channel Interactivity:

Kindly indicate the extent you agree/disagree with the following statements (1 – strongly disagree to 7 – strongly agree):

- I believe it is best to get involved with online furniture products through social media, surveys, or chat rooms.
- I enjoy giving other online furniture users site advice or aid users of online furniture.
- I believe that the best way to get involved with online furniture stores is through sweepstake contests, online chat rooms, social media.
- When the furniture e-tailor provides with information or something of value, I try to reciprocate by providing a comparable level of information or feedback.

Online Store Tailored Information:

Kindly indicate the extent you agree/disagree with the following statements (1 – strongly disagree to 7 – strongly agree):

- I feel confident purchasing from furniture sites that remembers my personal information.
- I feel secure in buying products from furniture sites that remembers my personal information.
- I trust shopping from furniture sites that remembers my personal information.

Online Shopping Customization Features:

Kindly indicate the extent you agree/disagree with the following statements (1 – strongly disagree to 7 – strongly agree):

- I would continue to purchase from a furniture brand that satisfy my personal requests.
- I would continue to purchase from a furniture brand that offer customization features.
- I would switch to other furniture companies if I couldn't obtain customizable features.

Online shopping AR technology dimensions:

Kindly indicate the extent you agree/disagree with the following statements (1 – strongly disagree to 7 – strongly agree):

- I would continue to use augmented reality to shop for new furniture, in the future.
- If I ever need to purchase new furniture, augmented reality would be my first choice.
- I would recommend this augmented reality to other people.
- I will encourage people to purchase furniture using augmented reality.
- It is likely that I will use augmented reality again in the future.

Online Brand Influencers:

Kindly indicate the extent you agree/disagree with the following statements (1 – strongly disagree to 7 – strongly agree):

- I would trust a social media influencer very much.
- I would find a social media influencer to be very good.
- I would rely very much on the social media influencer.

Social Media Engagement:

Kindly indicate the extent you agree/disagree with the following statements (1 – strongly disagree to 7 – strongly agree):

- I often suggest how furniture brands can improve themselves.
- I am enthusiastic in relation to furniture brands social media page.
- I participate in contests /giveaways for furniture brands.
- I feel positive about furniture stores social media page.
- I am actively in contact with furniture stores over social media.
- I will share their posts with my friends on social media.

Online Furniture Financing:

Kindly indicate the extent you agree/disagree with the following statements (1 – strongly disagree to 7 – strongly agree):

- I would like financing options whenever I need to make a furniture purchase.
- I would like financing option to be my first choice when making a furniture purchase.
- I would like to use this website.
- I would think that financing options for furniture retail is the best way to do business.
- I would believe that this could be my favourite financing option.

Showrooming Experience:

Kindly indicate the extent you agree/disagree with the following statements (1 – strongly disagree to 7 – strongly agree):

- I like to shop where people know me.
- While shopping on the internet, I miss the experience of interacting with people.
- When furniture shopping, I often research prices online while I'm in a store.
- When shopping I look at a furniture product in stores and then purchase online.
- I often do research on furniture prices online while in a store.
- When I buy an expensive furniture item, I go to stores to feel and touch the product, check prices, and then eventually buy them online at a lower price.

Online Shoppers Loyalty:

Kindly indicate the extent you agree/disagree with the following statements (1 – strongly disagree to 7 – strongly agree):

- I am committed to a company.
- If I, had it to do all over again, I'd buy products/services from this company.
- I intend to keep buying the products/services from the company.
- I deal with the company because I want to, not because I have to.
- I say positive things about the company to other people.

- I recommend the company to someone who seeks my advice.
- I consider myself to be a loyal patron of the company.

Thank you for your time

11. Appendix B:

Table B.1: Descriptive statistics for gender

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
	Male	47	51.1	51.1	51.1
Valid	**Female**	45	48.9	48.9	100.0
	Total	92	100.0	100.0	

Table B.2 Descriptive Statistics of the Variables

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Engagement	92	1.00	6.40	3.6087	1.40920	.174	.251	-.920	.498
Showrooms	92	1.60	6.80	4.2120	1.27889	-.146	.251	-.587	.498
Customization	92	2.67	7.00	5.4348	1.01844	-.683	.251	.041	.498

Tailored_Information	92	1.00	7.00	4.5471	1.47389	-.399	.251	-.577	.498
Influencers	92	1.00	6.33	3.1359	1.49540	.436	.251	-.840	.498
AR_Technology	92	1.00	7.00	4.9065	1.34097	-.692	.251	.066	.498
Interactivity	92	1.00	6.75	3.8777	1.42686	-.111	.251	-.504	.498
Financing	91	1.00	7.00	3.9560	1.52507	.141	.253	-.968	.500
Loyalty	91	1.00	6.75	4.3909	1.11569	-.447	.253	.145	.500
Valid N (listwise)	91								

Table B.3 Correlation Analysis Results

Correlations[c]

		Loyalty	Engagement	Showrooms	Customization	Tailored Information	Influencers	AR Technology	Interactivity	Financing
Loyalty	Pearson Correlation	1	.385**	.468**	.423**	.100	.308**	.324**	.570**	.486**
	Sig. (2-tailed)		.000	.000	.000	.345	.003	.002	.000	.000
Engagement	Pearson Correlation	.385**	1	.404**	.329**	.451**	.344**	.105	.471**	.295**
	Sig. (2-tailed)	.000		.000	.001	.000	.001	.320	.000	.005
Showrooms	Pearson Correlation	.468**	.404**	1	.360**	.156	.225*	.082	.360**	.231*
	Sig. (2-tailed)	.000	.000		.000	.140	.032	.438	.000	.027
Customization	Pearson Correlation	.423**	.329**	.360**	1	.343**	.185	.332**	.224*	.323**
	Sig. (2-tailed)	.000	.001	.000		.001	.080	.001	.033	.002
Tailored_Information	Pearson Correlation	.100	.451**	.156	.343**	1	.335**	.202	.291**	.176
	Sig. (2-tailed)	.345	.000	.140	.001		.001	.055	.005	.095
Influencers	Pearson Correlation	.308**	.344**	.225*	.185	.335**	1	.120	.464**	.337**

	Sig. (2-tailed)	.003	.001	.032	.080	.001		.257	.000	.001
AR_Technology	Pearson Correlation	.324**	.105	.082	.332**	.202	.120	1	.333**	.290**
	Sig. (2-tailed)	.002	.320	.438	.001	.055	.257		.001	.005
Interactivity	Pearson Correlation	.570**	.471**	.360**	.224*	.291**	.464**	.333**	1	.438**
	Sig. (2-tailed)	.000	.000	.000	.033	.005	.000	.001		.000
Financing	Pearson Correlation	.486**	.295**	.231*	.323**	.176	.337**	.290**	.438**	1
	Sig. (2-tailed)	.000	.005	.027	.002	.095	.001	.005	.000	

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

c. Listwise N=91

Table B.4 Shapiro-Wilk Normality Test

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Engagement	.122	91	.002	.966	91	.018
Showrooms	.068	91	.200*	.977	91	.112
Customization	.135	91	.000	.946	91	.001
Tailored_Information	.132	91	.000	.953	91	.002
Influencers	.131	91	.001	.938	91	.000
AR_Technology	.107	91	.013	.953	91	.002
Interactivity	.062	91	.200*	.975	91	.077
Financing	.108	91	.010	.964	91	.013
Loyalty	.088	91	.077	.981	91	.217

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Table B.5 Kruskal Wallis Test

Ranks

	Gender	N	Mean Rank
Engagement	Male	47	49.35
	Female	45	43.52
	Total	92	
Showrooms	Male	47	44.57
	Female	45	48.51
	Total	92	
Customization	Male	47	48.17
	Female	45	44.76
	Total	92	
Tailored_Information	Male	47	52.01
	Female	45	40.74
	Total	92	
Influencers	Male	47	45.59
	Female	45	47.46
	Total	92	
AR_Technology	Male	47	51.20
	Female	45	41.59
	Total	92	
Interactivity	Male	47	49.17
	Female	45	43.71
	Total	92	
Financing	Male	47	47.39

		Female	44	44.51
		Total	91	
		Male	47	46.70
Loyalty		Female	44	45.25
		Total	91	

Test Statistics[a,b]

	Engagement	Showrooms	Customization	Tailored_Information	Influencers	AR_Technology	Interactivity	Financing	Loyalty
Chi-Square	1.099	.502	.381	4.158	.114	2.993	.965	.272	.069
df	1	1	1	1	1	1	1	1	1
Asymp. Sig.	.295	.479	.537	.041	.736	.084	.326	.602	.793

a. Kruskal Wallis Test

b. Grouping Variable: Gender

12. Appendix C.

Table C.1 Regression Analysis Results

	R				Change Statistics	

Model Summary[b]

Model		R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.726[a]	.527	.480	.80425	.527	11.400	8	82	.000	2.430

a. Predictors: (Constant), Financing, Tailored_Information, Showrooms, AR_Technology, Influencers, Customization,

Engagement, Interactivity

b. Dependent Variable: Loyalty

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	58.989	8	7.374	11.400	.000[b]
1	Residual	53.040	82	.647		
	Total	112.028	90			

a. Dependent Variable: Loyalty

b. Predictors: (Constant), Financing, Tailored_Information, Showrooms, AR_Technology, Influencers,

Customization, Engagement, Interactivity

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	.758	.523		1.451	.151
	Engagement	.070	.078	.088	.896	.373
	Showrooms	.180	.077	.207	2.333	.022
	Customization	.238	.102	.215	2.336	.022
1	Tailored Information	-.157	.069	-.206	-2.273	.026
	Influencers	.020	.067	.027	.304	.762
	AR Technology	.080	.072	.097	1.116	.268
	Interactivity	.262	.080	.336	3.279	.002
	Financing	.142	.065	.194	2.173	.033

a. Dependent Variable: Loyalty