



Nexus between Effective Payment Methods, Low Distribution Charges, Low Transit Time and Online Brand Loyalty: Moderating Role of Effective Management

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ABSTRACT

The online brands in Pakistan are facing brand loyalty issues as the market is new and emerging for Pakistani consumers. The less satisfaction of consumers with different operations of online businesses is the fundamental reason for this loyalty challenge. The purpose of this study is to identify different factors that are contributing to the brand loyalty of online businesses in Pakistan. The Likert scale questionnaire was used to collect data from the Pakistani people with a random sampling technique. The Partial Least Square (PLS) method is used to test the relationship between different variables of the study. The study highlights that effective payment method, low distribution charges and low transit time has key responsibility for brand loyalty of the Pakistani customers with moderating role of effective management. The study is a contribution to literature and knowledge as the framework of the study contains significant variables. The practical implications of this study would provide a way for online businesses in Pakistan to develop brand loyalty.

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1. Introduction

In the globalized market, the emergence of technology has provided a way for online businesses. These online businesses are connected through different applications and websites that are providing opportunities for the customers to purchase the product and services online (Singh & Misra, 2021). In advanced and developed countries, the purchasing of these products and services has increased the satisfaction of customers when they get the opportunity to select the right product for them by getting all the related information (Mubarak & Noor, 2018). In this way, the business organizations are generating a lot of revenue by providing products and services to the customer from distance on the digital platform. Importantly, all platforms of online businesses are not limited to the advanced and developed countries but the non-developed countries are also utilizing the opportunities of online businesses to sell and purchase (Salamat & Banik, 2013). Although, the practicing of online business in developed country is quite common and gaining substantial attention in the developing countries after the covid-19 pandemic (Zaitun & Juliyanto, 2022).

The management of the online business is not an easy task, because different factors are important to consider for the transaction and the whole process of delivery of products and services to the customer (Aziz & Maliha, 2020). Indeed, it is the responsibility of brand management to provide unique and different services to the customer for building loyalty for

the long term and it would help the brand to generate more revenue in the target market (Erickson et al., 2022; Poulsen, Nielsen, & Bauer-Brandl, 2022). However, in the actual business practices of the online organizations, it is noted that several factors creating problems for the customer and opposing the customer from becoming the loyal customer of the brand with the appropriate level of satisfaction (Hermawan, Thamrin, & SUSILO, 2020).

Although brand loyalty gains a considerable attention in the past and contemporary studies but majority of the studies revolves around common and repetitive constructs like satisfaction, price, brand awareness, brand trust, brand credibility (Ferreira & Coelho, 2015; Heskiano, Syah, & Hilmy, 2020; Liang, 2022; Molinillo, Japutra, Nguyen, & Chen, 2017; Rather et al., 2022; Taoana, Quaye, & Abratt, 2022). So, this phenomenon stress upon the need to investigate the least considered and Up-to-date drivers of loyalty (Yaqub, Halim, & Shehzad, 2019). Therefore, in line with these literature gaps in brand loyalty domain, this study aims to determine the relationship between least researched constructs like effective payment methods and brand loyalty. It is due to the reason that for purchasing, the payment method has critical value in the sight of customers. Further, this study is designed to check the relationship between low distribution charges and brand loyalty. At the same time, the framework of this study deals to demonstrate the relationship between low transit time and brand loyalty. However, the role of effective management as a moderator in the relationship between independent variables and the dependent variable would be under-discussed in this study.

Indeed, different studies are already conducted on the online business activities of Pakistan but only specific researches were directed to understand the role of effective payment methods, low distribution charges, and low transit time on the brand loyalty of online businesses. Also, this research is conducted on the data collected from different individuals in Pakistan including the big five cities Islamabad, Lahore, Karachi, Faisalabad, and Multan. Furthermore, the data collection for this study was done on a questionnaire developed on a five-point Likert scale, and the method of collection was cross-sectional. Importantly, the framework for this study was developed based on the literature review that was carefully considered to check the relationship between the independents and the dependents variables of the study.

2. Literature Review

2.1 Relationship between Effective Payment Method and Brand Loyalty

In the traditional business system, it was a problem for the firms to facilitate the customers in the transaction process because it was time taking and critical (Khoshnoodi Far, Mohajerpour, Rahimi, Roshani, & Zarezadeh, 2019). However, the previous also explains that the loyalty of the customer to the brand is also dependent on the transaction system because the transaction system is the key to the long-term relationship with the customer for any business (Salamat & Banik, 2013). In this regard, different tools of effective payment methods should be utilized and the customers must not be provided with a difficult payment system for the transaction (Kim, Tao, Shin, & Kim, 2010). The transaction of the people with the business entities is also influencing the behavior of the people because in the organization where the people are facilitated with effective payment method and they use it as the user-friendly system then the positive behavior of people develop with the business organization (Peng & Lin, 2019). However, on the other hand, when people don't have the right payment system at the end of purchasing, then it would be difficult for people to develop a positive attitude toward that business organization (Song, Huang, Yang, & Zhang, 2013). In this regard, the facilitator of business organizations and the people of information communication technology decided to work and developed by factor payment method for the online business entities because, by an effective payment method, people would develop a relationship with the business organization (Islam et al., 2021). Effective payment method is not to provide the facilities of user-friendly software to the people, but at the same time, it demands that the information of the people there put in the payment box of any online business must be secure and it was not be shared with someone else (Parameswari & Ginny, 2022). In the past, different kinds of fraud payments have been reported when people were not utilizing the payment system of the online business and due to a breach in the system, people lost their money (Ahmad, Shafique, & Jamal, 2020). For it, business organizations need to provide safe payment methods (Hameed, Nisar, Abbas, Waqas, & Meo, 2019).

H₁: Effective payment method has relationship with brand loyalty.

2.2 Relationship between Low Distribution Charges, Low Transit Time, and Brand Loyalty

In business organizations, different critical factors are quite useful for developing a competitive advantage in the target market (Shafique & Khan, 2020). For it, one of the critical factors is the low distribution charges. Notably, in the online business market, the responsibility of the firms is to develop competitiveness, based on different factors that are not available to the competitors (Martínez, Martín, Fernández, & Mogorrón-Guerrero, 2019). Similarly, the business organizations such as eBay are working on the process of low distribution charges because it is believed that with the help of low distribution charges the customers would be attracted (Mathende & Nhapi, 2017). Indeed, the business entities work for sustainable output and to deliver the product or services to the target customers at the minimum cost because the cost of delivery must be minimum to develop a positive attitude of the customer toward the business and get a competitive advantage (Murad, Bhatti, Bakar, Ahmad, & Khan, 2022). However, online businesses need to develop a relationship with the retailers and the logistics service providers to agree on low distribution costs for the product and services to the customer (Thompson, Newman, & Liu, 2014). In reality, in Pakistan, the online business platform such as daraz is providing a very low distribution charges facility to the customer to attract the customer for purchasing again and again and becoming loyal to the online brand (Thamagasorn & Pharino, 2019). In the same way, different other brands are also providing the facility of low distribution charges and even offer for free home delivery to attract customers and maintain a long-term relationship with the target market. On the one hand, business organizations are providing the services of low transaction cost and distribution costs to develop brand loyalty (Astrachan, Binz Astrachan, Campopiano, & Baù, 2020). The most effective and reliable distribution system with the help of IT to facilitate the customer with low transaction costs and low distribution charges. According to the research, the customers are always looking for free home delivery products on Amazon and Alibaba because different registered businesses on these platforms are providing the facility of free distribution of products (Ayon & Islam, 2019; Nawawi et al., 2019). In result, the sales of these brands have increased after the announcement of free home delivery.

H₂: There is a relationship between low distribution charges and brand loyalty.

H₃: There is a relationship between low transit time and brand loyalty.

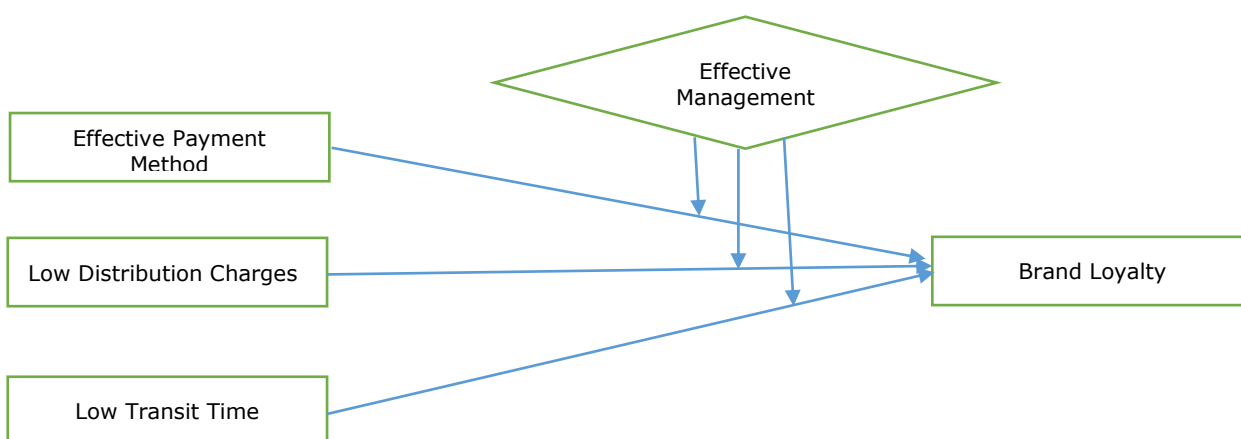
2.3 Moderating Role of Effective Management

The management of any business has the responsibility to protect customer loyalty and customer satisfaction (Murad et al., 2022). It is due to the reason that the management is playing a key role in the success of the business with the help of customer management and protecting the rights of the stakeholders (Sari, Utama, & Zairina, 2021; Yulianto, Sisko, & Hendriana, 2021). In digital world, online business trend has emerged and people are utilizing different applications to purchase online from these businesses (Andrei, Popescu, Nica, & Chivu, 2020). The duty of online firm administration is to protect the right of the customer and facilitate the customers by providing different kinds of opportunities for the transaction with the business (Jeyaraj, 2013). In the traditional business system, there was a well-defined role of management for the customers (M. M. S. Khan & Ghayas, 2022). However, in the modern business trend, the traditional practices of management are not efficient for online business management. In America and Denmark, online business management are providing opportunities for customers for contacting the management directly and resolving their issues (Abdelaziz, 2021). This is the way the management practices are developing according to the feedback of the customers, and with this kind of feedback, more opportunities could be provided to the management for developing business practices in an effective way (A. J. Khan, Shah, Bashir, & Iqbal, 2021). Similarly, the small businesses working online in China are improving their management practices because management practices help the business entity to get all the related information in the protective way and provide best facilities to the customers with the strategies and policies (Hijazi & Salameh, 2014). The management of any business, if it is failed to understand the customer satisfaction, there are very little chance to improve the productivity and develop the brand loyalty in the online market. The effective training of management for online business is should be conducted by different educational institutes and private third-party training firms to the performance of the employees

(Obermayer, Kóvári, Leinonen, Bak, & Valeri, 2022). In this way, the management of businesses would develop effective strategies to counter the problem in the way of online business practices in the market.

- H4:** Effective management moderates in the relationship between effective payment methods and brand loyalty.
- H5:** Effective management moderates in the relationship between low distribution charges and brand loyalty.
- H6:** Effective management moderates in the relationship between low transit time and brand loyalty.

Figure 1: Theoretical Framework



3. Methodology

3.1 Prepare Questionnaire

This study is conducted on a survey-based questionnaire set on a five-point Likert scale to test the relationship between different variables of the study. The scale items in this study were adapted from different previous studies. The scale items for brand loyalty and effective payment method were adapted from Kim et al. (2010). In the same way, the scale items for low distribution charges are adapted from Kahneman, Knetsch, and Thaler (1986). Similarly, the scale items for low transit time were adapted by Ohnmacht and Scherer (2010). The constructs for effective management were adapted from Murad et al. (2022). These scale items were reviewed by the experts of management studies, and after getting approval from two different groups of experts, the scale items were considered fit for the study. In last, the questionnaires were printed to get the response from the target population of the study.

3.2 Data Collection Process

For data collection, this study used method of random sampling because it is the best way for data collection. The literature review of the previous studies explains that the selection of the right population for any study is a difficult task. It is because there is always a risk of error in the data collection and data measurement. In this regard, to get rid of this error in the collection of data process, the selection of the right population for this study was necessary. Also, many researchers believe that if the sample size would be larger then, it would be beneficial for the study because the more accurate and realistic the study would be in statistical results (Bayanova et al., 2019). In this regard, the customers of online businesses were targeted and 700 questionnaires were considered for data analysis of this study. The respondents were contacted and informed about the purpose of the study. Later, they were appreciated for their contribution to the study.

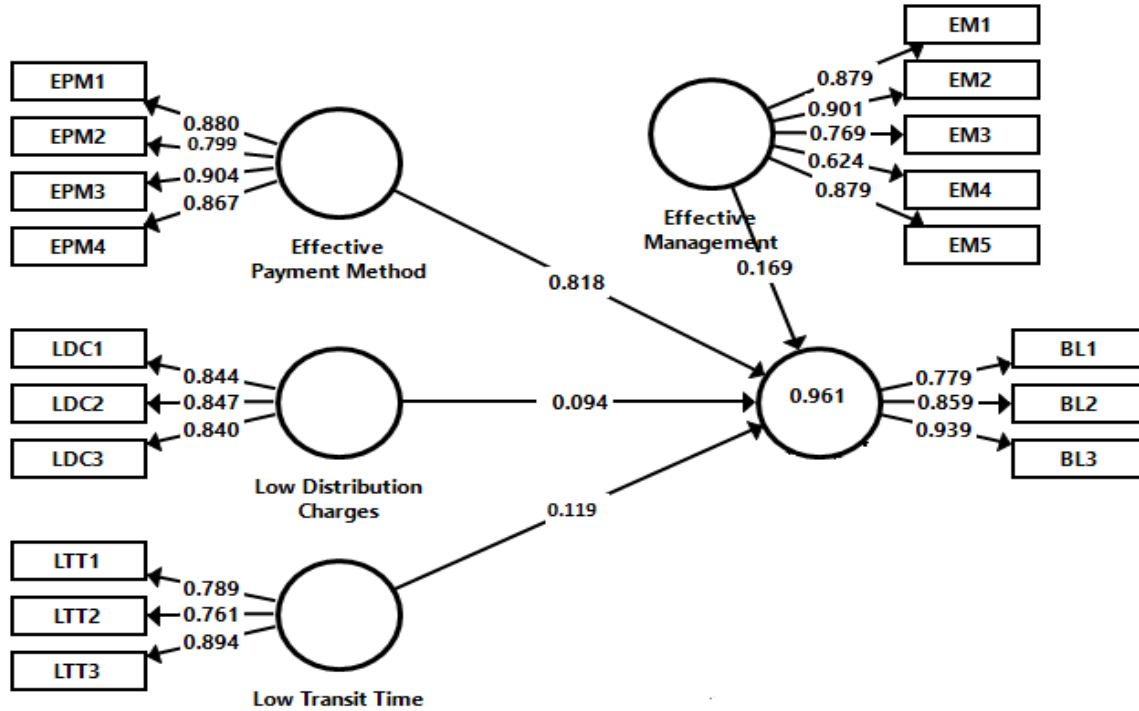
4. Findings

4.1 Convergent Validity

In this study, the convergent validity was checked to test the relationship between different variables and the scale items for each variable (see Figure 2). In this manner, the Smart PLS 3 software was used to measure the reliability and validity of the scale items. Importantly, the PLS Algorithm calculations were checked to determine the value of factor

loadings, convergent validity, and average variance extracted. To begin with, the value of factor loadings for each scale item or construct used in this study was greater than 0.60 which is recommended by Henseler and Fassott (2010) for modern studies. Similarly, the values of composite reliability (CR) were identified and each variable of the study has a CR greater than 0.70 which is recommended by Hair Jr, Matthews, Matthews, and Sarstedt (2017) for modern studies. Moreover, the values of average variance extracted (AVE) were determined, and the value of AVE for each variable is not less than 0.50 which is recommended by Ramayah, Cheah, Chuah, Ting, and Memon (2018) for the advanced studies. Therefore, according to these values, there is clear reliability and validity in the study constructs used for each variable of the study (see Table 1).

Figure 2: Measurement Model (PLS)



BL = Brand Loyalty, EM = Effective Management, LDC = Low Distribution Charges, LTT = Low Transit Time, and EPM = Effective Payment Method

Table 1: Items, Constructs, Factor Loadings, CR, and AVE

Variables	Items		Factor Loadings	Alpha	CR	AVE
Brand Loyalty	BL1	I tell others positive things about the brand I use.	0.779	0.824	0.896	0.742
	BL2	I pay more to the brand of my personal care products than the other brands.	0.859			
	BL3	I feel better when I use the brand of my care products.	0.939			
Effective Management	EM1	Management role is important in business practice.	0.879	0.872	0.908	0.667
	EM2	Management is helpful in public relations.	0.901			
	EM3	The management role is satisfactory.	0.769			
	EM4	Management supports the employees.	0.624			
	EM5	Management of brands is working well.	0.879			
Effective Payment Method	EPM1	I perceive e-payment as a secure online transaction.	0.880	0.832	0.891	0.676
	EPM2	I do not fear hacker invasions into the e-payment system.	0.799			
	EPM3	The information I provided in the previous e-payment is helpful for secure e-payment transactions.	0.904			
	EPM4	I perceive the information relating to user and e-payment transactions as secure.	0.867			
Low Distribution Charges	LDC1	The company has a clear distribution fee list.	0.844	0.817	0.881	0.712
	LDC2	The price rules are adequate and the price is relatively stable.	0.847			
	LDC3	The distribution charges are satisfactory.	0.840			
Low Transit Time	LTT1	I am satisfied with the time from ordering to receiving the parcel.	0.789	0.782	0.857	0.667
	LTT2	The delay time in holidays is normal.	0.761			
	LTT3					

LTT3 The time from mailing the return goods to receiving the new goods is reasonable. 0.894

BL = Brand Loyalty, EM = Effective Management, LDC = Low Distribution Charges, LTT = Low Transit Time, and EPM = Effective Payment Method

4.2 Discriminant Validity

In this section of the study, the values of discriminant validity are presented. The test of discriminant validity in any study is used to check the distinction between the constructs of each variable taken in the study. Similarly, the results were identified with the help of PLS Algorithm calculations. Furthermore, the Heterotrait-Monotrait (HTMT) method of discriminant validity was adopted. According to the results, no value of discriminant validity is greater than 0.90 which is recommended by Henseler and Fassott (2010) for modern studies. In this way, there is clear discriminant validity between the scale items used for each variable of this study (see Table 2).

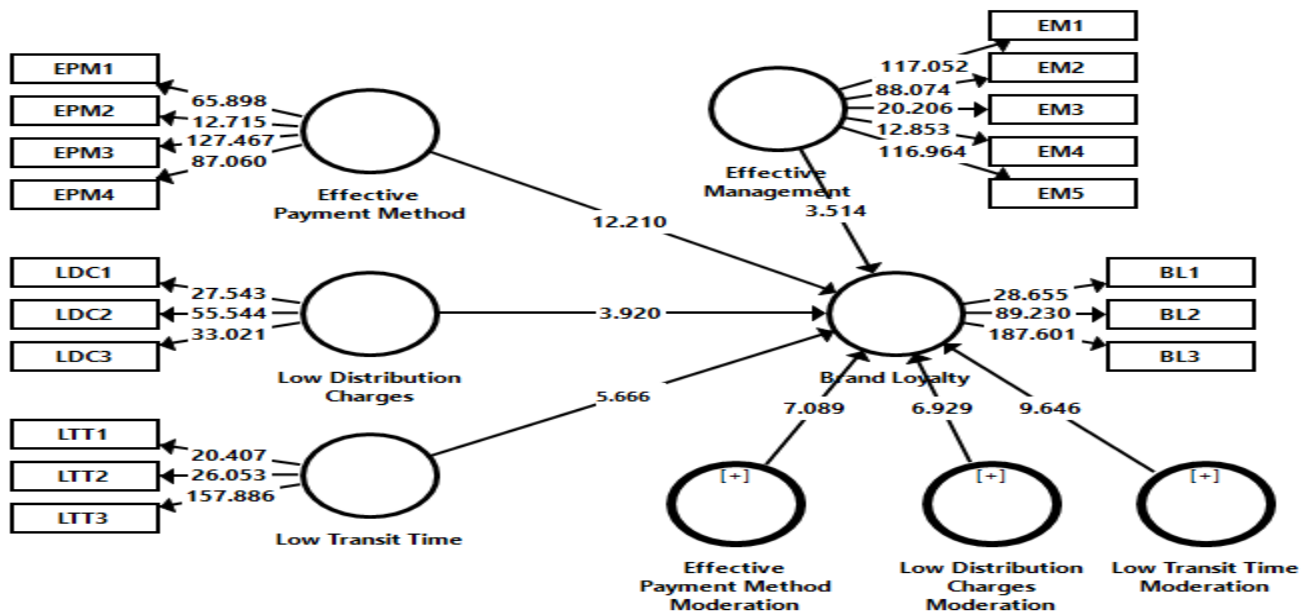
Table 2: Discriminant Validity

Brand Loyalty	Effective Management	Effective Payment Method	Low Distribution Charges	Low Transit Time
1.074				
1.149	1.053			
0.588	0.678	0.624		
0.871	0.87	0.917	0.961	

4.3 The PLS-SEMs Results

The hypotheses of the study are tested in this section. According to the results presented in Table 3, H1 is significant because results reveal a relationship between effective payment methods and brand loyalty ($\beta = 0.818$, $T = 12.210$, and $P = 0.000$). Moreover, H2 is significant because results reveal a relationship between low distribution charges and brand loyalty ($\beta = 0.094$, $T = 3.920$, and $P = 0.000$). Further, H3 is significant because results demonstrate a relationship between low transit time and brand loyalty ($\beta = 0.119$, $T = 5.666$, and $P = 0.000$) check Figure 3.

Figure 3: Structural Model



BL = Brand Loyalty, EM = Effective Management, LDC = Low Distribution Charges, LTT = Low Transit Time, and EPM = Effective Payment Method

Table 3: Path Coefficient

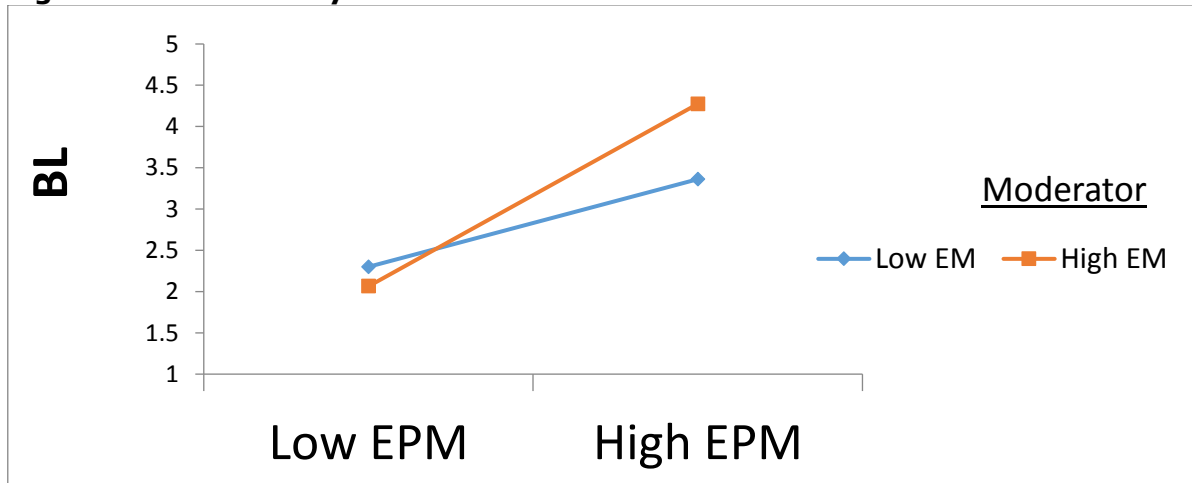
Hypothesis Relationship	Beta Value	Standard Deviation	T Statistics	P Values	Decision
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H1. Effective Payment Method -> Brand Loyalty	0.818	0.067	12.210	0.000	Significant
H2. Low Distribution Charges -> Brand Loyalty	0.094	0.024	3.920	0.000	Significant
H3. Low Transit Time -> Brand Loyalty	0.119	0.021	5.666	0.000	Significant

4.4 Moderating Results

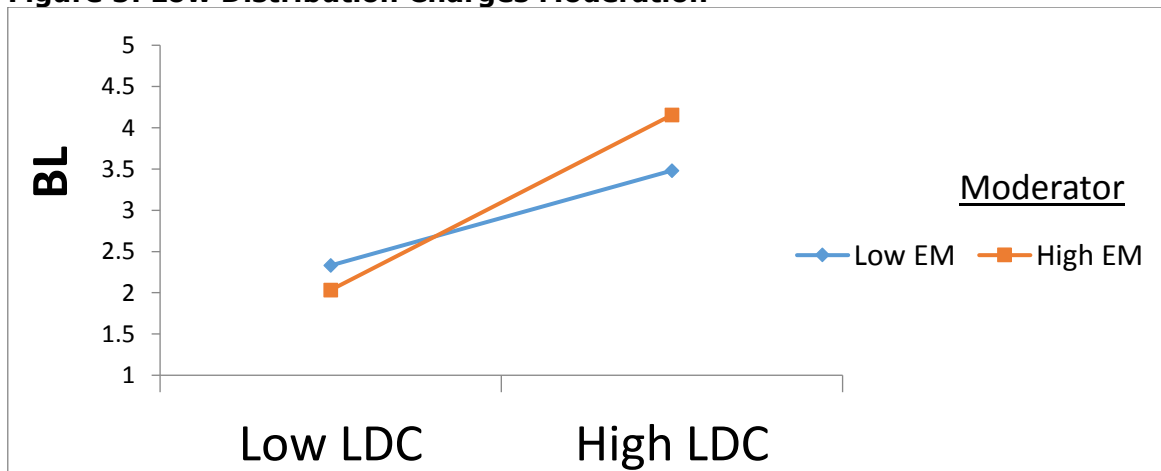
The moderating hypothesis results are tested in this section of the study. According to the results presented in Table 4, H4 is significant because results reveal effective management moderates the relationship between effective payment method and brand loyalty ($\beta = 0.287$, $T = 7.089$, and $P = 0.000$). Further, H5 is significant because results reveal effective management moderates the relationship between low distribution charges and brand loyalty ($\beta = 0.243$, $T = 6.929$, and $P = 0.000$). In addition to it, H6 is significant because results reveal effective management moderates the relationship between low transit time and brand loyalty ($\beta = 0.427$, $T = 9.646$, and $P = 0.000$). In same manner, the results reveal that effective management strengthens and positively moderates the relationship between effective payment methods and brand loyalty (check Figure 4). In the same manner, the results reveal that effective management strengthens and positively moderates the relationship between low distribution charges and brand loyalty (check Figure 5). Additionally, the results reveal that effective management strengthens and positively moderates the relationship between low transit time and brand loyalty (check Figure 6).

Figure 4: Effective Payment Method Moderation



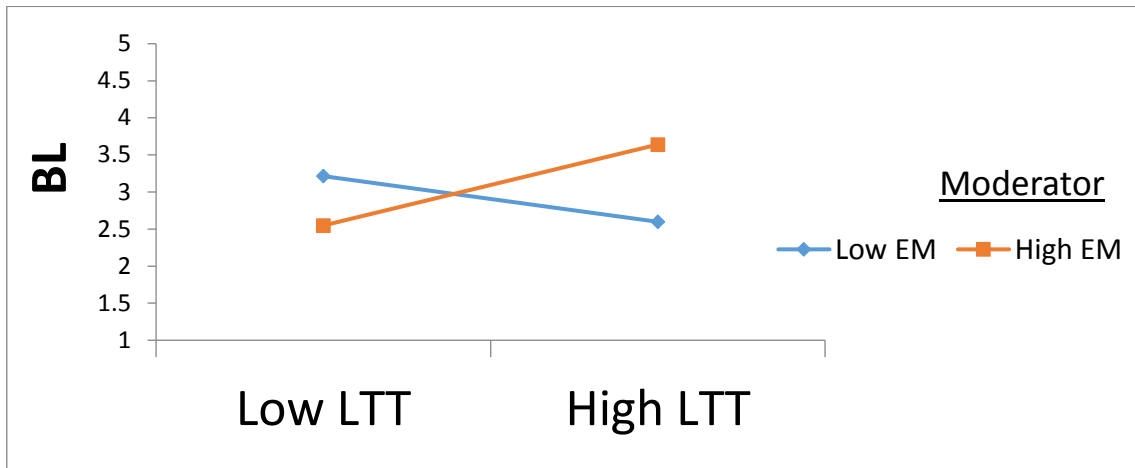
BL = Brand Loyalty, EM = Effective Management, and EPM = Effective Payment Method

Figure 5: Low Distribution Charges Moderation



BL = Brand Loyalty, EM = Effective Management, and LDC = Low Distribution Charges

Figure 6: Low Transit Time Moderation



BL = Brand Loyalty, EM = Effective Management, and LTT = Low Transit Time

Table 4: Moderation Results

Moderation Results	Beta Value	Standard Deviation	T Statistics	P Values	Decision
H4. Effective Payment Method Moderation -> Brand Loyalty	0.287	0.041	7.089	0.000	Significant
H5. Low Distribution Charges Moderation -> Brand Loyalty	0.243	0.035	6.929	0.000	Significant
H6. Low Transit Time Moderation -> Brand Loyalty	0.427	0.044	9.646	0.000	Significant

5. Conclusion

The effective payment method has a role in the satisfaction of the customer when they are purchasing any product or service from any brand (Aliasghar, Sadeghi, & Rose, 2020). Indeed, the modern world demands the modern way of payment and in online businesses (Abdelaziz, 2021), the payment method is critical for the customer, because they want a reliable and effective payment method to make the transaction with the business entity (Taghikhah, Voinov, Shukla, & Filatova, 2021). Similarly, it is also noted that the brands that are failed to provide an effective payment method to the customer for the transaction of services in result, these brands are failed to achieve customer satisfaction and the appropriate level of brand loyalty in the target market (Rahmadani, Schaufeli, Stouten, Zhang, & Zulkarnain, 2020). Therefore, brand management is responsible to consider the effective payment method as a critical success factor to develop customer satisfaction and brand loyalty to the customer to the advanced level to compete with the other competitors in the target market.

Similarly, low distribution charges are a success factor that is influencing the customer of any brand to develop loyalty to the brand to the advanced level in the long term (Ayon & Islam, 2019; Shaikh, 2018). It is important to understand that the customers are always concerned with the distribution charges of the product and services because they believe that the distribution charges matter a lot if they are purchasing any product or service from the online market (Gryshchenko et al., 2022; Xu, Yang, & Ren, 2020). In addition to it, business administration is responsible to ensure that the customers get the appropriate distribution charges because they always compare the distribution charges with the other brands as well (Parameswari & Ginny, 2022). However, if the customers are provided with effective distribution charges that are according to their standard then they would develop more effective satisfaction with the brand at they would become the loyal customer of the brand because distribution charges matter a lot in the mature market (Habib & Qayyum, 2018; Sari et al., 2021).

Moreover, it is also important to understand that the customers are always concerned with the low transit time when they are but do you think any product and services from the online business or brand (Ullah et al., 2022). If the customers are provided with the opportunity to get the product or service delivered with low transit time, then they were satisfied and they would become loyal to the business (Erosa, 2018; Legaspi, Galgana, &

Hormachuelos, 2016). Importantly, the duty of their firm administration is to explain unique services and the product and services delivered to the customer is very little travel time (Albassami, Hameed, Naveed, & Moshfegyan, 2019). In this way, the customer would develop satisfaction with the business and they would become satisfied to the brand (Hameed, Nadeem, Azeem, Aljumah, & Adeyemi, 2018; Islam et al., 2021; Kim et al., 2010; Schär & Stanoevska-Slabeva, 2019). On the other hand, the business organizations that are not providing the products and services to the target customers in very low on time, and as a result, these business organizations are not satisfying the customers in an effective way to make them loyal to the brand (Loughran, Berry, & Mulhall, 2012; Nawaz, Jiang, Alam, & Nawaz, 2020). In result of it, the responsibility of the business organizations is to provide products and services in low transit time to make sure the customers are and at the right time and it would develop the competitive advantage of the business in the target market (Ahn & Kwon, 2022; Khoa, Oanh, Uyen, & Dung, 2022).

6. Implications

This research explores theoretical implications that are important to consider in the relationship between customer satisfaction and brand loyalty. In this regard, this study provides the proper guidelines for developing customer satisfaction in an effective way to enhance the experience of the customer for brand loyalty. In this way, it is the responsibility of the management is to consider the effective rule of information communication technology in developing brand loyalty to that one's level because when the customer provided with an opportunity to get product or services from any brand by utilizing the services of information communication technology, then the customer would be more interested in a particular brand and become the loyal customer of the brand. Significantly, this study is important to consider because it highlights that there is a critical role of effective payment methods, low distribution charges, and low transit time in developing the satisfaction of the customer of the online brands. In this manner, this study addresses the significant theoretical gap that was not identified by any earlier study related to customer satisfaction and the brand loyalty of the online brand. However, the gap in the literature is addressed by this study in an effective way, to provide different alternatives that are important to consider have a factor of customer satisfaction and brand loyalty in Pakistan.

This significant research is important to understand because it highlights significant practical implications related to customer satisfaction and brand loyalty of online businesses in Pakistan. In this respect, it is vital to understand that the online businesses in Pakistan are facing a different kind of crisis to develop the satisfaction of the customers. Similarly, business organizations are working to develop customer satisfaction to an advanced level to ensure that the customers are provided with the opportunity. To start with, this study highlights that there is a significant role of effective payment methods to develop customer satisfaction for the online brand in Pakistan because the customers are more concerned about the payment method when they are purchasing from online businesses. Secondly, the current study highlights that there is an important role of low distribution charges to develop customer satisfaction and brand loyalty because they are always concerned with the cost of the shipment. Lastly, this study also highlights that there is a critical role of local transit time in developing the loyalty of the customers of the online brands of Pakistan. It is because customers are more concerned about the time of the delivery of the products and services. Therefore, the duty of the brand is to confirm that all the related factors are addressed effectively to ensure that the customer is satisfied with the business and that brand loyalty is developed.

7. Limitations and Future Directions

This study was designed to determine the role of effective payment methods, e-logistic, low distribution charges, and low transit time in developing customer satisfaction and brand loyalty of emerging new brands in the online markets of Pakistan. However, during the measurement and the collection of data for this study, it was identified that some significant other factors are also contributing to customer satisfaction and brand loyalty in online brands in Pakistan. To begin with, future studies must consider the role of online purchasing behavior to develop customer satisfaction and brand loyalty in online brands in Pakistan. Secondly, future studies need to focus on the role of impulsive buying as a moderator in the relationship between effective payment methods and brand loyalty. Lastly, the future study needs to consider the important role of the website development of online businesses to determine the

relationship between customer satisfaction and brand loyalty in the online businesses of Pakistan.

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