

The Role of Customized Information in Virtual Business Success

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Abstract

This study aims at exploring the role of satisfaction and trust in online purchase and evaluating the impact that may happen due to customized information. The study proposes a model that satisfaction and trust are both mediated by customized information to achieve high intention of online purchase. Data from Egypt, as an example of the developing countries is collected and used to determine the relationship between both; satisfaction and trust on one side and online purchase intention of textiles on the other side. It was found that both; satisfaction and trust are mediated by the customized information provided.

Keywords: Virtual Business, Customized Information, Customer Satisfaction, Online Purchase.

1. Introduction

The Internet nowadays provides a competitive platform for online marketing, and online shopping becomes vital for consumers. Consumers depend on online reviews as an effective channel of getting information regarding a certain product or service before making purchase decisions. Thus, the internet becomes an integral part of our lives as well as an important tool to consumers for purchasing goods.

Online purchasing involves many activities associated with the customer's action of buying products from the internet using e-commerce technology. The internet also provides a powerful platform for corporations to market, advertise, and sell their products and services while providing a labor-efficient and cost effective way to distribute information instantaneously to millions of potential clients in the global market (Aman Et Al, 2010). Therefore, virtual businesses allow the entrepreneur to be closer to their customers as they can be contingent, flexible and dynamic particularly through use of social media (Nobre and Silva, 2014; Schaupp and Bélanger, 2014). In addition, they are a part of a wider economic context that is responsible for radical transformations in business and encompasses digital networks and communication infrastructure. That is why the utilization of ICTs and modern technology has become inevitable for every institution.

The paradigm shift in how customers relate to companies is caused by the ever-growing influence of the internet. It started in 2005 with group buy marketplaces on the web and in 2008, new types of group buy system appeared like the Group on that grew popular and people were satisfied with it, especially with the coupon-based business model and social network based system like the Face book (Matsuo and Palacios, 2013).

Previous studies showed that there are two main factors which play the important role in online purchase intentions. They are customer satisfaction regarding the web site (Bai et al., 2004, 2008; Ha et al., 2010; Lu and Stepchenkova, 2012; Nusair and Kandampully, 2008) and how the customer trust the service provider (Kim et al., 2011; Sparks and Browning, 2011; Wen, 2009).

This paper comes to evaluate the role of satisfaction and trust of customers on their intention to purchase online through exploring the customized information provided to them. The next section will present a review of recent studies which previously discussed similar ideas, while the third section will discuss the research framework as well as the materials and tools that the researcher will use in the current research. The fourth section will provide the empirical study of the research, while the fifth section will discuss the results through which a conclusion is obtained.

2. Review of Literature

2.1 Virtual Business

Online business or, in other words, virtual business can be defined as the use of the internet to network and empower business processes, electronic commerce, organizational communication and collaboration within a company and with its customers, suppliers, and other stakeholders (Combe, 2006). Furthermore, it could be stated as the process of buying and selling goods or services, customer servicing, the collaboration with business partners, conducting e-learning and conducting electronic transactions in the business. It is also defined as the 'paperless exchange of business information using electronic data interchange (EDI), e-mail, electronic bulletin boards, electronic funds transfer (EFT) and similar technology' (Aman Et Al, 2010). Others have said that virtual businesses are virtual agencies made up of independent or interdependent network of companies based on high technology to facilitate the transaction of shared benefits such as skills, knowledge, cost reduction and core competences. They have been also identified as means of starting a business with limited resources, since, for example, they obviate the need to rent or buy commercial premises (Naveed and Daniel, 2016).

The virtual model of businesses is ever-flowing and adjustable for the sake of accommodating the fluctuating business conditions. Virtual businesses are cyber, computerized and unrealized. However, it is possible to utilize this tool to virtualize the whole business or parts of its operations in order to benefit from divergent commercial

opportunities via e-commerce (Gökmen, 2011).

Virtual businesses could be constructed to virtualise a part of traditional organizational structures; semi-permanent, interdependent, partially independent and geographically scattered units in order to develop accepted performance while being alert to ever changing market and consumer needs (Gökmen, 2011).

Virtual businesses have been characterized as cheaply established and operated since the costs of IT equipment, software and web hosting have continued to decrease throughout the years, whilst being functional which has improved many online businesses, particularly those based in homes. Those are funded through private sources and the business models are designed to reduce the need for working capital and expenses. They also exploit the privilege of being freed from specific geographical location, so virtual businesses allow entrepreneurs to operationalize this freedom (Naveed and Daniel, 2016). Most of them are independent or partly dependent organizations that have flexible and agile structures to respond the altering business conditions.

While working on a virtual business you hire a wide range of freelancers who also work from home to span a range of sectors like online retailing, web design, digital marketing services, IT consultancy and business services (Anwar and Daniel, 2016). The formation of an online business that could be operated from home results in reducing overhead costs and hence spending the majority of their initial investment on directly developing the business (Anwar and Daniel, 2016). Also they are able to do conventional organizational duties such as design, procurement, production, distribution, marketing, sales and revenue collection by means of ICTs and electronic business activities (Gökmen, 2011).

Many previous studies have proven that online home based entrepreneurs or virtual businesses prefer to grow their businesses based on jobless growth which is through sub-contracting rather than hiring a stable staff (Mason et al., 2011).

Recently the word "virtual" has been broadly used. In spite of its widely usage, it gives an unspecific and fuzzy definition. We can define virtual as unreal, unrealized, having no actual formation and effect which is potential and theoretical. Virtual appears within the foresight of one's imagination through a fictitious and potential conceptualization. Therefore, it will be useless if an individual virtualized a business in his mind regardless the modern tools, especially ICTs as it is essential in the process of creating a real utility at the end. Furthermore, a virtual or partly virtualized enterprise is the one that is unrealized, potential and exists in the mindset of a stakeholder. Working individuals in a virtual organization, from a commercial aspect, still work for an enterprise; offices, warehouses and factories, distribution channels and work spaces remain tangible, but the itself process is carried out by the ICTs with solid outcome in a disseminated and extended virtual organization structure. From the strategic aspect, virtual or partly virtualized businesses are privileged by a podium combining independent or interdependent agencies through the ICTs. Even though a virtual business is not tangible within the mindset of an individual, it still runs concrete activities, hires laborers, uses hardware, designs, executes processes and etc (Gökmen, 2011).

The fast uncontrolled emergence of virtual businesses is due to several factors that could be denoted as The extensive advancement of ICTs, The dynamic unsteadiness of consumer demand, market conditions and competition, Outsourcing opportunities are boundless and there is a widespread need to focus on core competences, The impact of Internet, Increasing workforce quality, Production and marketing has been greatly globalized, Decentralization in the business structures, The product life cycle is very short so there is a need to innovate, New emerging markets and investment opportunities (Gökmen, 2011).

The virtual business varies in scope and types. The entire supply chain of many industries has been radically transformed by the development of the internet and related technologies. It includes the collaboration platforms that facilitate the sharing of information between different organizations for mutual benefit, for example e-marketplaces that link organizations together for buying and selling products and services or giving an online business support service. Having an online business that sell a product to a customer directly is one of the most high profile types of virtual businesses. This type of virtual business has attracted the outmost number of competitors as well as some of the most successful virtual businesses projects such as Amazon.com, e-Bay and Friends Reunited. The latter two also incorporate a new type which is consumer-to-consumer element to their service by bringing consumers together for specific purposes (Combe, 2006).

The advantages of virtual businesses are countless, for instance, The resources are reallocated, costs are reduced, Decreasing time frame to penetrate a new market and reach more consumers, innovation comes faster and easier same as Research and development operations on the global basis, Quick response to changes in market demand, limiting competition and serving consumers' needs, adjusting the businesses with more flexible and rapid structures to lead to accomplishing more production and increase profitability, frees up the owner's or the manager's time for him to indulge in promotional work, the penetration of global markets by the techniques of networking and rational positioning, Option to establish temporary cooperation mechanisms for temporary investments and strategic capacity share, cyber and global sourcing in order to meet the demands fast, focusing more on core business activities, and a Greater degree of freedom for workers and more motivation etc. (Gökmen, 2011).

2.2 Customer Satisfaction

Satisfaction was viewed as the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with a consumer's prior experiences Oliver (1997). Satisfaction is the ongoing evaluation of the surprise inherent in a product acquisition and/or consumption experience (Anderson and Srinivasan, 2003). Online customer behaviour is the perceived degree of contentment with regard to a customer's prior purchase experience with a given online services provider.

Regarding Customer satisfaction, there had been several studies, one of which is that of Walsh, et al (2007) who stated that loyalty cards, critical incidents, customer age, gender, income and expertise were taken as predicting variables towards customer satisfaction targeting a sample of more than 700 customers of DIY retailers and multi-group structural equation modelling, the authors examine moderating effects of several firm-related users of GSM services, their result was driven through 250 questionnaires for general public users in Germany. Moreover, Wang and Po Lo (2002) stated their research that customer value and service quality considered the variables that affected customer satisfaction, their result was driven through 384 questionnaires on telecommunication service customers in China. Che Wu (2014) stated his research that perceived value, service quality; corporate image and Behavioral intentions contribute to generating customer satisfaction based on a sample of 470 at a newly built casino in Macau. Data were analyzed using exploratory factor analysis and regression analysis in China. Deng et al (2009) stated their research that trust, perceived customer value, Customer loyalty, age, perceived quality and gender contribute to generating customer satisfaction targeting the users of MIM service, their result was driven through 550 questionnaires for general public users in China. BoonOoi et al (2011) stated their research that total quality management considered the variable affected customer satisfaction their result was driven through sample design was based on a random sample of 600 service organizations in Malaysia. Questionnaires on summer courses students in Malaysia. Abu-ELSamen et al (2011) stated their research that relationship between customer service skills and customers' loyalty through examining the mediation effect of customer satisfaction was based on questionnaires were collected 1,350 subscribers in Jordan from which 1,007 were valid for the analysis in Jordan. Awwad (2011) stated his research that perceived value and service quality considered the variables that affected customer satisfaction; his result was driven through 447 questionnaires on mobile subscribers of 3 major universities in Jordan.

Fraering and minor (2013) stated their research that customer loyalty affected customer satisfaction; their result was driven through 493 questionnaire on retail banking customers in USA. Turkyilmaz et al (2013) stated their research that customer perceived quality considered the variable that affected customer satisfaction in telecom Turkey Company; their result was driven through 280 questionnaire on mobile subscribers in Turkey. Nuarro et al (2005) stated their research that teaching staff quality, enrolment and course organization considered the variables affected customer satisfaction their result was driven through 375 questionnaires on summer courses students in Spain.

Eskafietal (2013) stated their research that loyalty , customer value considered the variables that affected customer satisfaction, their result was driven through a survey, the statistical population of study was comprised of all Telecom subscribers of Khorasan Razavi in the first half of 2009 in Iran. Kristensson et al (2007) stated their research that customer loyalty and customer orientation considered the variables that affected customer satisfaction, their result was driven through four company representatives participated in the five project meetings/workshops with 38 participants in Sweden. Oslen et al (2014) stated their research that customer orientation and service quality considered the variables that affected customer satisfaction; their result was driven through 311 questionnaires on service firms such as hotels, transportation firms, renting and real estate, construction services and business services in Sweden. Kursunluoglu (2014) stated his research that customer loyalty considered the variables that affected customer satisfaction ,his result was driven through a questionnaire was applied to 400 shopping Centre customers in Turkey Edward and Sahadev (2011) stated in their research that customer perceived value, and behavioral intentions considered the variables that affected customer satisfaction, their result was driven through a questionnaire was applied to 200 collected from customers of mobile services in India. Ryu et al (2011) stated in their research that Behavioral intentions , service quality and Perceived value considered the variables that affected customer satisfaction, their result was driven through a questionnaire was applied to 300 collected from customers at an authentic upscale Chinese restaurant located in a South-eastern state in USA. Hume and Mort (2008) stated in their research that service quality and Perceived value considered the variables that affected customer satisfaction, their result was driven through a questionnaire was applied to 250 collected from Australian metropolitan area in Australia.

2.3 Trust

The importance of trust has been noted across a variety of disciplines, even though the conceptualization of the construct varies (Hosmer, 1995; Grabner-Krauter and Kaluscha, 2003). Social psychologists define trust as an expectation about the behavior of others in transactions, focussing on the contextual factors that serve either to enhance or inhibit the development and maintenance of trust (Lewicki and Bunker, 1995). In e-commerce research, trust has been defined as an individual's beliefs regarding various attributes of the other party

(McKnight and Chervany, 2002). This definition is specially related to an individual's beliefs related to customized or personalized information provided by a certain web site. Hence customers who like the quality of customized information provided by a certain web site will likely have more trust in the web site (Ha, 2004). As such, trust and its association with customized information and other online service characteristics need to be further examined. As a core component of service and relationship quality, trust has been recognized as important by both academics and practitioners alike (Clout, 2001). Since trust generates associations and feelings that tend to be self-relevant and held with more certainty, it is proposed that overall satisfaction generates trust (Ganesan, 1994; Selnes, 1998). Trust is suggested to be an antecedent to satisfaction (Nusair and Kandampully, 2008; Singh and Sirdeshmukh, 2000). Since the conceptualization of trust may vary subtly in its focus or anchor, this study conceptualizes online trust with the service provider or vendor as the belief that the behavior of an online vendor is dependable (Chau et al., 2007). Satisfaction in a series of service encounters directly affects trust (Leisen and Hyman, 2004). Lack of trust is one of the most frequently cited reasons for consumers not purchasing from internet vendors (Grabner-Krauter and Kaluscha, 2003). But the majority of research has focussed on the importance of initiating, building, and maintaining trust between buyers and sellers as key facilitators of successful e-commerce (Luo, 2002; McKnight and Chervany, 2002). Meanwhile, a number of empirical studies have investigated the role of trust in the specific context of e-commerce, focussing on different aspects of this multi-dimensional factor (Pavlou, 2003; Flavian et al., 2006).

2.4 Customized Information

Sawhney and Kotler(2001) emphasize that customer-configured offerings are particularly important in the modern online environment. Offers customized to individual preferences may provide superior value if marketers are able to identify such preferences (Simonson, 2005). Moreover, with the vast range of choices available online, firms can add value by providing the most tailored information to simplify the decision process (Jun and Holland, 2012; Murthi and Sarkar, 2003). Since people typically pay most attention to messages directly relevant to their own individual situations, customized communications have the potential to reduce information overload and better aid customer decisions (Ansari and Mela, 2003). Based on the online marketing literature (Ansari and Mela, 2003; Ha, 2002; Simonson, 2005; Srinivasan et al., 2002), this study conceptualizes customized information as value-added personalized information, which has been organized or given structure to help or recommend customers make subsequent online travel purchases. Customized information assumes an important antecedent position in our models because as Simonson (2005) argues, with the proliferation of internet-based service providers, any one company that provides uniquely tailored customized information to individual customers may be perceived as providing superior value. Research also suggests that the congruency between online users' evaluation and customized information will influence their future activities (Alba et al., 1997; Schlosser, 2003). Thus, the inclusion of customized information has the potential to better explain the effects of the three main constructs of trust, attitude, and satisfaction on purchase intent.

2.5 Purchase Intention

Purchase intention is defined as a consumer's willingness to purchase products or services from a particular web site. Purchase intention may be influenced by an individual's willingness to trust web sites (Yoh et al., 2003; Yoon, 2002). While trust is considered as an important factor in e-commerce (Corbitt et al., 2003), satisfaction also has a significant impact on purchase intentions (Fiore et al., 2005; Wen, 2009). Generally, the direct relationship between satisfaction, trust, and purchase intentions is assumed to be positive; but the indirect effect through positive attitudes may also be valuable for a better understanding of online purchasing behavior. In their review of the literature on behavioral intentions in the purchase of services, Cronin et al. (2000) demonstrate that the model structure appears highly dependent on the nature of the study. In the next section we propose four different models of the relationships between the four variables in the study – customized information, trust with the e-service provider, attitude with the web site, and satisfaction with the web site on purchase intentions.

While there are benefits, social media also presents challenges for small businesses. Many small business men and women are not technologically savvy and know little about social media. Thus, a major barrier for small businesses is the time and knowledge necessary to start and maintain a web and social media presence.

According to an Experian Business Information Solutions (2007) study, the average age of a small business owner was 50 (the data were collected in 2004). This was supported by an SBSI survey that showed "Small Business owners are slightly older than the US population; 76 percent are at least 45 years of age, and 16 percent are 65 years or older" (Small Business Report, 2009). The inference from this information is that older business owners are not as comfortable and familiar with digital web-based technologies as younger people who grew up with them. However, this challenge is not difficult to overcome. In fact, there are many relatively simple web creation websites geared toward small business owners, which allow businesses "to create a simple and feature-lacking presence on the web without the potential offered in the expansive options of a professional website" (Guarino, 2013). Another challenge is that several social media sites – in addition to a website – create fragmented media that businesses find hard to manage efficiently (McLeod, 2010).

3. Research Methodology

The current research is applied in Egypt as one of the developing countries and the idea of virtual businesses is considered as emerging and yet there are no enough studies applied in the area. The researcher focuses on the textile sector as it is considered the sector with the largest portion of sales online. This conclusion is done based on a pilot study of 200 consumer who is doing online shopping and around 70% of them argued that they are using online shopping in purchasing textiles. The researcher used online tools and groups to distribute the research questionnaire through which a total of 430 respondents had been collected.

The four constructs under study; Customized Information, Satisfaction, Trust and Online Purchase Intention were measured utilizing 16 items adapted from published scales reference to a study done by Swinder, 2014 and five-point Likert scale response format (1 = strongly disagree and 5 = strongly agree). The three antecedent facets of purchase intentions measured were the following: customized information, with three items adapted from Srinivasan et al. (2002); satisfaction, with five items adapted from Anderson and Srinivasan (2003); trust, with five items adapted from Flavian et al. (2006).

4. Data Analysis

Cronbach's alpha was calculated to ensure data reliability (Hair et al, 2003). The parameter estimates and the average variance extracted (AVE) for each construct were obtained (Anderson and Gerbing, 1988) using AMOS 18. The cronbach's alpha values for the four constructs ranged from 0.76 to 0.89 in the sample under study. The factor loadings ranged from 0.62 to 0.79. The AVE ranged from 0.67 to 0.84. As shown in Table 4.1, the CFA model provided good fit to the data. The Chi- Squared statistic was significant at 0.01 significance level. Regarding other indices, the Tucker-Lewis index (TLI) performs the best followed by the root-mean-square-error-of-approximation (RMSEA) (Sharma et al., 2005). Sharma et al. (2005) recommend that TLI should be used to evaluate model fit because TLI performs the best as long as the size of factor loadings is 0.5 or greater. The TLI estimates were 0.921 and the RMSEA estimate was 0.049. On the basis of the validation sample, we assessed discriminant validity with Fornell and Larcker's (1981) criterion. Table 4.2 shows that the smallest AVE exceeds the squared correlation between each pair of the relationship value dimensions. This indicates a satisfactory level of discriminant validity.

Table 4.1 CFA Analysis of the Research Constructs

Variables	Loadings	AVE	Cronbach's Alpha
<i>Customized information</i>		0.785	0.732
This web site makes purchase recommendations that match my needs	0.721		
The web site enables me to order products or services that are tailor-made for me	0.685		
I believe that this web site is customized to my needs	0.801		
<i>Satisfaction</i>		0.820	0.901
I am satisfied with this web site	0.792		
This web site offers what I expect from a good web site	0.726		
This web site gives me a feeling of satisfaction	0.764		
I think that I made the correct decision to use this web site	0.792		
Compared with other web site, I would rate this one as (one of the best-one of the worst)	0.801		
<i>Trust</i>		0.791	0.855
I think that this web site usually fulfils the commitments it assumes	0.788		
This web site does not make false statements	0.734		
I think that this web site has sufficient experience in the marketing of the products and services that it offers	0.872		
I think that information offered by this site is sincere and honest	0.698		
<i>Purchase Intention</i>		0.772	0.897
I would like to visit this web site in the future	0.667		
I will purchase other products or services at this web site	0.827		
I would like to buy new service products at the site	0.769		

Table 4.2 Discriminant Validity of the Research Constructs

Variables	Mean	SD	1	2	3	4	Alpha
<i>Customized information</i>	4.32	0.856	0.62				0.732
<i>Satisfaction</i>	4.74	0.981	0.75	0.54			0.901
<i>Trust</i>	4.21	0.798	0.73	0.43	0.62		0.855
<i>Purchase Intention</i>	4.01	0.765	0.65	0.56	0.61	0.73	0.897

Table 4.3 shows the results of testing the relationships of the structural equation modelling of the research variables. It could be observed that there is a significant impact of customized information on purchase intention as p-value = 0.000 which is less than 0.01. Also, there is a significant impact of both; Satisfaction and Trust on Customized Information, as p-values = 0.000 which is less than 0.05. This means that there is a direct impact of both; Satisfaction and Trust on Customized Information. On the other hand, it was found that there is an insignificant impact of Satisfaction on Purchase Intention, as P-value = 0.062, which is greater than 0.05. Also, it was found that there is an insignificant impact of Trust on Purchase Intention, as P-value = 0.073, which is greater than 0.05. This means that there is no direct effect of both; Satisfaction and Trust on Purchase Intention. The relationships obtained above means that the Customized Information fully mediates the relationship between Satisfaction and Purchase Intention as the impact of the former on the latter was insignificant, while there was a significant impact of customized information on purchase Intention. Also, Customized Information fully mediates the relationship between Trust and Purchase Intention as the impact of the former on the latter was insignificant, while there was a significant impact of customized information on purchase Intention.

Table 4.3 SEM Results

			Estimate	S.E.	C.R.	P
Purchase Intention	<---	Satisfaction	.231	.047	3.091	.062
Purchase Intention	<---	Trust	.224	.033	1.781	.073
Purchase Intention	<---	Customized Information	.430	.032	5.108	***
Customized Information	<---	Satisfaction	.537	.067	5.231	***
Customized Information	<---	Trust	.429	.054	5.226	***

5. Discussion and Conclusion

This study is a proof of the value of the customized information on purchase intention. It had been proved that there is a direct impact of customized information on purchase intention. Also, it had been proved that there is an indirect impact of both; satisfaction and trust through the mediation impact of customized information. Thus, there is a great contribution of customized information on the intention towards online purchase. This proves the importance of customized information on virtual businesses in the textile field

The results of the study could be summarized as (1) greater customized information positively affects customer satisfaction (2) satisfaction does not affect purchase intention (4) customized information has a positive influence on trust and (5) trust does not directly affect intention

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