

**YANGON UNIVERSITY OF ECONOMICS  
DEPARTMENT OF COMMENCE**

**THE EFFECT OF E-SERVICE RECOVERY ON  
CUSTOMER LOYALTY IN CITY MALL ONLINE**

**KYAW KYAW HTIKE**

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## **ABSTRACT**

The purposes of this study are to analyze the effect of E-service recovery on customer satisfaction, to examine the effect of E-service recovery on customer loyalty, and to identify the mediating effect of customer satisfaction on the relationship between E-service recovery and customer loyalty toward City Mall Online (CMO). Descriptive method and quantitative method are used to achieve the objectives of this study. In this study, 100 respondents who purchased from CMO are selected by using simple random sampling method to get the primary data. This study found that E-service recovery has a positive and significant effect on customer satisfaction and customer loyalty. In additions, customer satisfaction was found to have a significant effect as a positive mediator on the relationship between E-service recovery and customer loyalty. Moreover, E-service recovery has a significant effect on customer loyalty. This study contributes the managerial implication to plan E-service recovery to make customer satisfaction towards customer loyalty.

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# TABLE OF CONTENTS

	<b>Page</b>
<b>ABSTRACT</b>	<b>i</b>
<b>ACKNOWLEDGEMENTS</b>	<b>ii</b>
<b>TABLE OF CONTENTS</b>	<b>iii</b>
<b>LIST OF TABLES</b>	<b>v</b>
<b>LIST OF FIGURES</b>	<b>vi</b>
<b>CHAPTER I INTRODUCTION</b>	<b>1</b>
1.1 Rationale of the Study	2
1.2 Objectives of the Study	4
1.3 Scope and Method of the Study	4
1.4 Organization of the Study	4
<b>CHAPTER II THEORETICAL BACKGROUND</b>	<b>6</b>
2.1 E-Service Recovery	6
2.2 E-Service Quality	
2.3 Customer satisfaction	
2.4 Customer Loyalty	
2.5 Previous Studies	9
2.6 Conceptual Framework of the Study	8
<b>CHAPTER III THE PROFILE AND POLICY OF CITY MALL ONLINE</b>	<b>13</b>
3.1 Online Retailing Sector in Myanmar	13
3.2 Profile of City Mall Online	15
3.3 E-Service Recovery Policy of City Mall Online	16
3.4 Terms and Conditions of City Mall Online	18
<b>CHAPTER IV ANALYSIS ON THE EFFECT OF E-SERVICE RECOVERY ON CUSTOMER LOYALTY IN CITY MALL ONLINE</b>	<b>21</b>
4.1 Research Design	21
4.2 Demographic Information of Customers	22

4.3	Respondent Perception on E-service recovery, Customer Satisfaction and Customer Loyalty	26
4.4	Reliability Test	33
4.5	Analysis on the Effect of E-service Recovery on Customer Loyalty	34
4.6	Analysis on the Effect of E-service Recovery on Customer Satisfaction	35
4.7	Analysis on the Effect of Customer Satisfaction on Customer Loyalty	36
4.8	Analysis on the Mediating Effect of Customer Satisfaction on the relationship between E-service Recovery and Customer Loyalty	37
<b>CHAPTER V CONCLUSION</b>		<b>40</b>
5.1	Findings and Discussion	40
5.2	Suggestions and Recommendations	42
5.3	Needs for Further Study	43
<b>REFERENCES</b>		
<b>APPENDICES</b>		

## LIST OF TABLES

<b>Table No.</b>	<b>Title</b>	<b>Page</b>
2.1	Eleven Factors of E-Service Recovery	8
4.1	Personal Factors of Respondents	22
4.2	Information of Internet Usage and Online Shopping Conditions	25
4.3	Respondent Perception on E-Responsiveness	26
4.4	Respondent Perception on E-Compensation	28
4.5	Respondent Perception on E-Contact	29
4.6	Respondent Perception on E-Service Recovery	29
4.7	Customer Satisfaction	31
4.8	Customer Loyalty	32
4.9	Analyzing the Reliability Statistic	33
4.10	Analysis on the Effect of E-Service Recovery on Customer Satisfaction	34
4.11	Analysis on the Effect of E-Service Recovery on Customer Loyalty	35
4.12	Analysis on the Effect of Customer Satisfaction on Customer Loyalty	36
4.13	The mediating effect of customer satisfaction on the relationship Between E-service Recovery and Customer Loyalty	37

## LIST OF FIGURES

<b>Figure No.</b>	<b>Title</b>	<b>Page</b>
2.1	E-service Quality and E-Recovery Service Quality: Effect on Value Perceptions and loyalty Intentions	10
2.2	The Effect of E-service Quality and E-Recovery on online Repurchases Intention	10
2.3	Relationship between Service Recovery, Customer Satisfaction and Customer Loyalty: Empirical Evidence from E-retailing	11
2.4	The Mediating Role of Customer Satisfaction on the Relationship between Service Recovery and Repurchase Intention	12
2.5	Conceptual Framework of the Study	12
4.1	Summary of Conceptual Framework	39

# CHAPTER I

## INTRODUCTION

Retailing is a method of selling products that are produced by producers to reach the end customers (Kolesar & Galbraith, 2000). Typically, a traditional retail store has to open a shop on a piece of land to sell products. After that, the goods that the owner wants to sell are usually displayed in the shop for the customers to see. There is always an owner or employee in the shop, either as a shop keeper or to help customers pay.

Since the late 18<sup>th</sup> century, manufacturers and sellers have been started by using the Internet to advertise and sell their goods and services. Through this, due to the advancement of news information and technology, the method of online shopping among shoppers has become popular even at the beginning of the 19<sup>th</sup> century. Online store is a form of E-commerce where shoppers can purchase goods and services directly from manufacturers and sellers through virtual stores using the Internet (Shafiee & Bazargan, 2018).

Typically, a website or application is used to start an online store. Sellers often list their goods and services in the same category on that Website or application. In addition, when describing a product, the detailed information and set price of that product are listed together. Shoppers can directly access the seller's website or application using the internet via their desktop, laptop, smartphone and tablet. Shoppers can easily find the goods and services they want using a shopping search engine. Items that shoppers like or want to buy can be stored in the shopping cart. After that, the last step of the shopping process is payment, using mobile wallet, mobile banking, credit card and debit card. An online shopping process is then completed by the sellers carefully packaging the goods purchased by the shopper and delivering them to the shopper's designated location or shopper's home.

The above shopping steps may seem simple, but they are actually not an easy process for sellers. For example, the goods ordered by the shopper cannot be sold due to various reasons, items that reach the buyer often do not have the specified format. Sometimes, if there are reasons beyond the seller's control during the delivery of the product order, it may not be able to be delivered to the buyer on the specified day or time. Because of this, the buyers are dissatisfied and the service of the sellers may fail.



According to Shafiee & Bazargan, (2018), service failure and customer dissatisfaction are directly proportional. Therefore, online retailers should have a specific service recovery program in place to convert dissatisfied customers into satisfied customers if the service fails for any reason.

Service recovery is an action or process designed to respond to a service failure with a service that will satisfy the customer (Jan & Younas, 2012). For example, when a product delivered to a customer is faulty or damaged, a full refund or reshipment of the same product at no charge. In addition, opening call centers for shoppers to report queries or complaints in a timely manner is also part of the service recovery process. It is generally believed that the service recovery process can convert dissatisfied customers into satisfied customers.

According to Zaid, Palilati, Madjid, & Bua, (2021), customer satisfaction can be defined as the customer's happiness with the customer's experience when purchasing or using a retailer's goods and services. Customer satisfaction can be an incentive to purchase from the retailer again, or it can also motivate to become a loyal customer of the retailer's store or product.

Customer loyalty is defined as making repeated purchases at the same retailer without considering buying from another retailer for any reason (Fan, Wu, & Wu, 2010). Customer loyalty can generally be assumed to originate from customer satisfaction. However, sometimes a customer who is disgruntled due to service failure may decide to shop at that retailer again because of the service recovery program. Therefore, service recovery can influence customer loyalty (Jan & Younas, 2012).

Online shopping in Myanmar started in 2015. In 2020, especially with the outbreak of Covid-19, online shopping has become more and more popular. In addition, there are businesses that broadcast live through Facebook, a social media platform, and also businesses that obtain official business licenses and sell products through a website or application. These businesses are rgo47, shop.com, onekyat, zegobird, citymall, kyarlay mum & baby shop and etc. Among them, CMO is a subsidiary of City Mart Holding Company Limited. CMO is an online store that offers a wide variety of items.

This study examines the E-service recovery policy designed by CMO. The main purpose of this research is to investigate whether the e-service recovery can lead to the effect on customer satisfaction and customer loyalty.

## **1.1 Rationale of the Study**

As the internet and smart phone's utility has expanded, the way of shopping has changed from the traditional market to the online market. Alternatively, many people are increasingly using online marketplaces as they can save time and buy the necessary products in one place. With the increase in Internet usage in Myanmar, online markets have also emerged. One of these online shops is City Mall Online (CMO). It has entered the online shopping business since April 2017. CMO is the only company that owns not only an online market but also traditional markets such as City Mart Supermarket, Ocean Supermarket and etc.

Typically, Online stores experience more service failures than traditional stores (Parasuraman, Zeithaml, & Malhotra, 2005). For example, products that reach the customer are sometimes damaged or not arrived on time due to circumstances beyond the seller's control. However, customer satisfaction is important in the business world, so online stores must have a customer satisfaction program. Among the programs designed to improve customer satisfaction, a service recovery program is important. Because it is not to satisfy a normal customer but to satisfy a disgruntled customer. Typically, service recovery programs are programs that require compensation to the customer. It includes monetary as well as non-monetary items.

The service recovery program is directly proportional effect on customer satisfaction (Shafiee & Bazargan, 2018). The better service recovery program leads to achieve more customer satisfaction. Customer satisfaction is an important issue for businesses. This is because a dissatisfied customer may leave bad comments for the business. An unsatisfied customer may not purchase from the store himself or motivate to other customers. Conversely, a satisfied customer can become a loyal customer of the store as well as motivate others who have not yet purchased from the store to make additional purchases. In other words, customer satisfaction can motivate the customer to be loyal to the business. Sometimes a customer who is dissatisfied with a failed service may even become a loyal customer because of a service recovery program.

The best scenario for service providers is to provide a fail-safe service to the customer. According to Fan, Wu, & Wu, (2010) businesses are better off in the eyes of customers by avoiding a service failure than by responding to a service failure with a better service recovery program. However, service failure is something every business will inevitably experience, so when a failure occurs, an effective service recovery program is essential for e-commerce in general and e-commerce in particular. Because

service recovery directly or indirectly plays an important role in maintaining customer loyalty.

Effective service recovery program is particularly important in Internet-provided services, especially for online retailers. This is because it is difficult to attract and retain online customers. In addition, it is very easy for online customers to switch their online service provider. It is important for online retailers to retain as many customers as possible. In other words, for the customer to be loyal to the business, the customer needs to be satisfied with the services provided by the business. Therefore, if the customer is dissatisfied due to the failed service, the service recovery process must be done as much as possible to satisfy the customer. In other words, the service recovery program is the program of making the customer loyal to the business.

Various studies have used the E-service recovery quality scale of Parasuraman, Zeithaml, & Malhotra, (2005) to explore these issues. This study also uses the model of Parasuraman, Zeithaml, & Malhotra, (2005) to measure the E-service recovery quality scale. This study attempts to examine the effect of E-service recovery on customer loyalty through customer satisfaction in CMO.

## **1.2 Objectives of the Study**

The specific objectives of this study are as follows:

- To examine the effect of E-service recovery on customer satisfaction
- To examine the effect of E-service recovery on customer loyalty
- To identify the mediating effect of customer satisfaction on the relationship between E-service recovery and customer loyalty toward CMO

## **1.3 Scope and Method of the Study**

This study focuses on the effect of E-service recovery on customer loyalty in City Mall Online (CMO). According to the data from Head office of CMO, it can be known that there are 204 customers during the month of June 2022. Therefore, among them, a sample size of 100 customer nearly 50% is chosen by using simple random sampling method. This study uses quantitative research and descriptive research. Both primary and secondary data are used to meet the study objectives. Primary data is collected from the customers of CMO by structured questionnaires. Secondary data is obtained from text books, academic articles, blogs, related journals and Websites. For

the analysis of the results, multiple regression analysis is utilized in this study. This study used the guideline of Baron & Kenny, (1986) for mediating analysis.

#### **1.4 Organization of the Study**

This study covers five chapters. Chapter I, introduction consists of the rationale, objectives, scope and method of the study. Chapter II presents theoretical background that includes E-service recovery, E-service quality, customer satisfaction, customer loyalty, previous studies on E-Service recovery, customer satisfaction, customer loyalty and conceptual framework of the study. Chapter III discusses the business profile and policy of CMO, a subsidiary of City Mart Holding Limited. Chapter IV consists of the analysis of the effect of E-service recovery on customer satisfaction and customer loyalty. And then, Chapter V, conclusion deals with findings and suggestions of the study and needs for further study.

Chapter (1) introduced this study and describes the importance of this research and how this study is conducted. Next, chapter (2) describes the theories that will be used in this research and describes the findings of previous studies and the conceptual framework of this research.

## **CHAPTER II**

### **THEORETICAL BACKGROUND**

This chapter covers theories and concepts related to E-service recovery, customer satisfaction and customer loyalty. This section is divided into three parts. In the first part, the theories are discussed along with E-service recovery, E-service quality, customer satisfaction and customer loyalty. The second part includes the concepts and observations of the previous study. Then, the last part discusses the conceptual framework of the study.

#### **2.1 E-Service Recovery**

Fan, Wu, & Wu, (2010) stated that service recovery program includes all the steps an online retailer can take to resolve a service failure. Shafiee & Bazargan, (2018) also stated that service recovery program is a response to a customer who is dissatisfied with a service failure. Zaid, Palilati, Madjid, & Bua, (2021) stated that service recovery program is a program of regaining customer trust due to service failure. According to Junga & Seock (2017) types of service recovery can be categorized into emotional recovery and tangible recovery. Emotional recovery provides customers who have experienced a service failure with an apology and sympathy, whereas tangible recovery provides customers with coupons for actual damages. Therefore, compensation tangible recovery is discounts and free products.

Looking at the definitions above, there are many definitions regarding service recovery, but in summary, it can be considered as the process of recovering a lost service. Scholars have used different definitions as well as different perspectives to measure service recovery.

This study research the E-service recovery policy of City Mall Online. Therefore, the background theory that will be used in this research is the E-service recovery theory identified by Parasuraman, Zeithaml, & Malhotra, (2005) which corresponds to the service recovery policy of City Mall Online.

A research paper titled E-S-QUAL A Multiple-Item Scale for Assessing Electronic Service Quality written by Parasuraman, Zeithaml, & Malhotra, (2005) identified three dimensions to measure E-service recovery. They are E-responsiveness, E-compensation and E-contact, and identified eleven items for those three dimensions.

They also stated that these scales are constructed based on findings from various tests of reliability and validity.

According to the concept of Parasuraman, Zeithaml, and Malhotra, (2005), customer perception is important when online service providers consider the service. This is because customer's perception can influence the evaluation of service quality (Kolesar & Galbraith, 2000). An online retailer must be genuinely willing to respond to customers' specific needs, requests, and problems, and be in tune with the customer's mood. Customers recognize added value in the service provided, but it is very difficult to display these qualities in a computer-mediated interaction between the customer and the service provider (Zehir & Narcıkara, 2016). For example, online retailers may offer telephone numbers or live chat tools (Facebook, Viber, email) to respond to customer queries. Online retailers use these services as a E-service recovery program.

According to the concept of Parasuraman, Zeithaml, & Malhotra, (2005), there are three types of E-service recovery programs. The first type of E-service recovery program is helping customers consider their purchasing process and their problems. For example, shipping problems or returning defective items or payment problems. The second type of E-service recovery program is a type of service that compensates customers for problems. For example, when there is a problem with a retailer's product, being responsive to the customer, returning the product for a refund, or offering an exchange for the product. The third type of E-service recovery program is availability of telephone or operators, phone numbers, online chat rooms, etc.

E-service recovery quality developed by Parasuraman, Zeithaml, & Malhotra, (2005) is a quality that measures service recovery with eleven items on three dimensions. E-responsiveness is the extent to which problems are handled effectively through the site, E-compensation is the extent to which the site compensates users for problems, and E-contact is the availability of direct assistance through contactable telephone or online representatives.

In this study, the three dimensions and eleven factors identified by Parasuraman, Zeithaml, & Malhotra, (2005) to measure E-service recovery are used without modification. These three dimensions and 11 factors are listed below in Table (2.1).

**Table (2.1) Eleven Factors of E-service Recovery**

Dimensions	Factors
E-Responsiveness	1. Providing reasonable alternatives for returning products.
	2. Providing admissible information on how to handle failed transactions.
	3. Providing good warranty.
	4. Returning the product is fine.
	5. Taking care of potential problems.
E-Compensation	6. Providing compensation if the ordered products are not delivered on time.
	7. Collecting unwanted products from the customer's home or business.
	8. Providing compensation if problems occurred.
E-Contact	9. Providing customer service representatives available online.
	10. Providing the ability to speak directly to operators if there is a problem.
	11. Providing telephone number to contact the company.

Source: Parasuraman, Zeithaml, & Malhotra, (2005)

## 2.2 E-Service Quality

According to Zeithaml, Parasuraman, & Malhotra, (2000) study, users' evaluation of website quality includes not only the experiences of their interactions with the site, but also the service aspects of the interaction. Therefore, e-SQ is defined as needing to cover all stages of a user's interaction with a website. According to Zeithaml, Parasuraman, & Malhotra, (2000) desirable characteristics that websites should have specific strong points (e.g., tab structure, search engines, one-click ordering), general perceived attributes (e.g., perceived ease of finding what one is looking for, perceived transaction rate), to a wide extent (e.g., general accessibility, responsiveness to customer needs), higher order abstractions (e.g., overall perceived quality and value). Zeithaml, Parasuraman, & Malhotra, (2000) study categorized many website features into 11 E-service quality dimensions.

1. Reliability: Accuracy in technical performance and service promises.
2. Responsiveness: Being able to respond quickly and get help if there is a problem or question.
3. Access: Fast access to the site and the ability to reach the company when needed.
4. Flexibility: Choice of options to pay, search for items, return methods, purchase, and ship.
5. Ease of Navigation: The website includes features that help users find what they need without difficulty.
6. Efficiency: The site is simple to use and requires minimal information to be entered by the user.
7. Assurance/Confidence: The customer feels confident in interacting with the site.
8. Security/Privacy: The site is protected from intrusion and personal information is protected to the extent that the user believes that it is secure.
9. Price Awareness: During the shopping process, the customer is able to determine the shipping price to a certain extent against the total price and comparative prices.
10. Site Aesthetics - The appearance of the site is attractive.
11. Customization / Personalization: Each customer can easily customize the site.

### **2.3 Customer Satisfaction**

According to Mashaqi, Al-Hajri, Alshurideh, & Kurdi, (2020), excellent customer service can provide many benefits to an organization, and if a company provides great customer service, satisfied customers will come back to the business, and the additional benefit will be that the shopper will inform the people around them. This is a free marketing tool for businesses, which gives them more confidence as they get positive feedback from consumers. Therefore, Tharanikaran, Sritharan, & Thusyanthy, (2017) state that customer satisfaction is regarded as a sustainable success factor for an organization's competitiveness, indicating that customer satisfaction has become an important factor for companies providing online services. According to Laksana, (2008) satisfaction and dissatisfaction is a relationship between customer expectations and the organization's objective. Zavareh, et al., (2012) customer satisfaction has become more important for businesses as online-based businesses find it difficult to maintain customer loyalty.



## **2.4 Customer Loyalty**

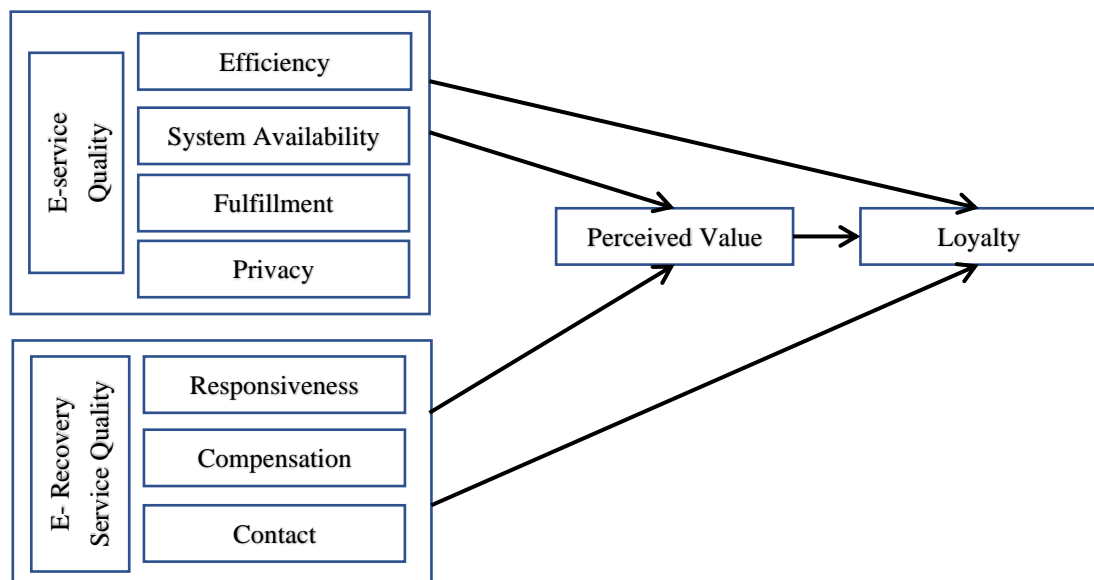
Customer loyalty plays an important role, especially when customer acquisition alone does not equate to long-term success (Fan, Wu, & Wu, 2010). Customer loyalty is the main goal of a strategic marketing plan because it brings many benefits to companies. The development of the Internet business has increased the importance of maintaining customer loyalty. Therefore, this study explores the factors associated with customer loyalty in the context of online retailing. Grant & Schlesinger, (1995) asserted that customer loyalty directly increases company profits through good and stable customer relationships. In the context of Online shop; Customer loyalty is usually conceptualized as behavioral intention loyalty. Srinivasan, Anderson, & Ponnnavolu, (2002) and Lin & Wang, (2006) defined customer loyalty as a customer's favorable attitude toward an online shop retailer that leads to repeat purchase behavior. Therefore, in this study, customer loyalty refers to propensity, defined as the behavioral intention loyalty to repurchase from a specific online retailer.

Jacoby & Chestnut, (1978) stated that there are three concepts regarding customer loyalty. The first concept states that loyalty is a customer's attitude or positive emotion toward a customer-supplier relationship. The second concept states that loyalty is a characteristic behavior of a customer who makes repeat purchases. The third concept states that loyalty is the customer's behavior of repurchasing from the business due to a situation or individual characteristics of the customer. Jan & Younas, (2012) indicated that a customer can show his loyalty in different ways. Without an emotional connection, a customer may continue to buy from a seller. This adds that customers can increase the volume and frequency in their purchasing behavior and become advocates of the business.

## 2.5 Previous Studies

Zehir & Narcıkara, (2016) examined E-service quality and E-service recovery quality: effects on value perceptions and loyalty intentions. Zehir & Narcıkara, (2016) show that the positive relationships between E-service quality, Perceived value, recovery service experiences and loyalty intentions.

**Figure (2.1) E-service Quality and E-Recovery Service Quality: Effect on Value Perceptions and loyalty Intentions**

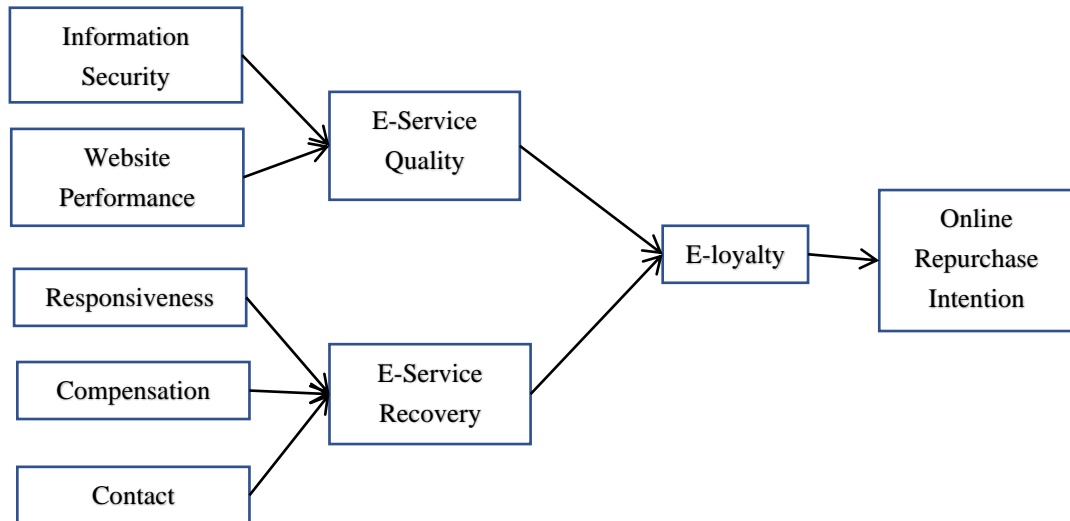


Source: Zehir & Narcıkara, (2016)

Figure (2.1) shows e-service quality and e- recovery service quality and positively effects on value perceptions and loyalty intentions.

Shafiee & Bazargan, (2018) examined behavioral customer loyalty in online shopping: the role of E-service quality and E-recovery. Shafiee & Bazargan, (2018) show that the model of E-Rec SQUAL developed by Parasuraman, Zeithaml, & Malhotra, (2005) is positive impact on e-loyalty, which in turn significantly affects online repurchase.

**Figure (2.2) The Effect of E-service Quality and E-Recovery on online Repurchases Intention**

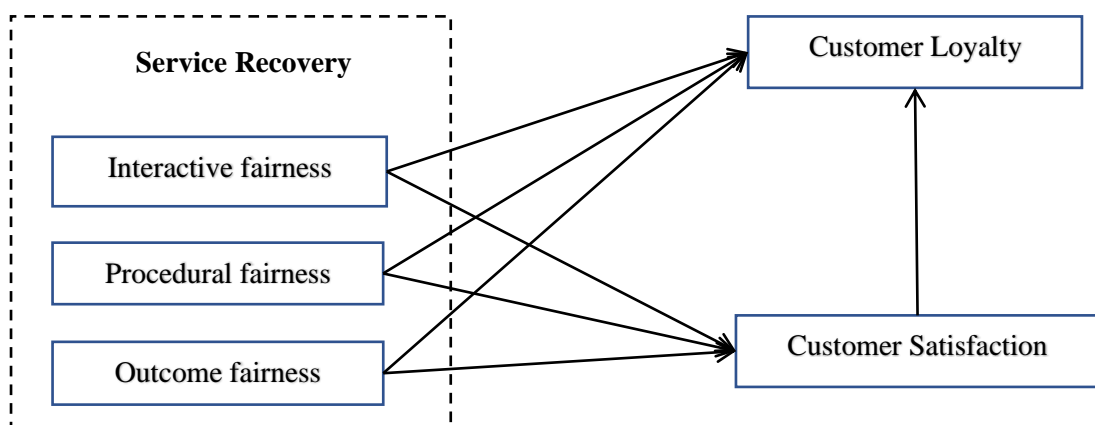


Source: Shafiee & Bazargan, (2018)

Figure (2.2) shows that E-service quality, influenced by Website performance and information security, impacts customer loyalty. Moreover, E-service recovery, which is affected by responsiveness, compensation, contact can lead to improved customer satisfaction. This in turn increases online repurchase intentions ultimately resulting in long-term profits.

Phan, Nguyen, & Pham, (2020) examined relationship between service recovery, customer satisfaction and customer loyalty: Empirical evidence from e-retailing. Phan, Nguyen, & Pham, (2020) show that the positive impact of three first-order dimension of service recovery on satisfaction and loyalty of customer.

**Figure (2.3) Relationship between Service Recovery, Customer Satisfaction and Customer Loyalty: Empirical Evidence from E-retailing**

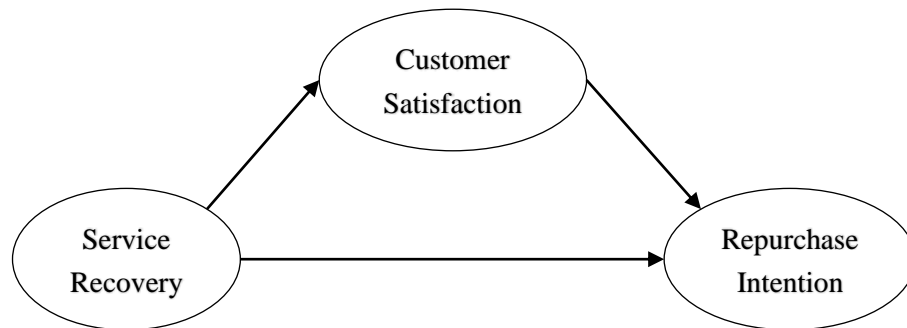


Source: Phan, Nguyen, & Pham, (2020)

Figure (2.3) shows that interactive fairness, outcome fairness, procedural fairness significantly impacts on customer satisfaction which consequently leads to customer loyalty. This study suggests that customer's ability to locate and interact with technical support on a website and how a company treat the customer would significantly decide the level of satisfaction and loyalty from customer. The online buyer concern so much how service providers treat them and provide them adequate compensation when service failure.

Ali, (2019) examined the mediating role of customer satisfaction on the relationship between service recovery and repurchase intention in education sector. Ali, (2019) show that the customer satisfaction has strong mediating effect between service recovery and repurchase intention.

**Figure (2.4) The Mediating Role of Customer Satisfaction on the Relationship between Service Recovery and Repurchase Intention**



Source: Ali, (2019)

Figure (2.4) shows that positive and significant effect of service recovery on repurchase intention. And also affirmed the positive and significant effect of Service recovery on customer satisfaction. Also, the result shows the customer satisfaction has strong mediating effect between service recovery and repurchase intention.

## 2.6 Conceptual Framework of the Study

The conceptual framework used in this study is adopted from the previous studies Zehir & Narcikara, (2016); Phan, Nguyen, & Pham, (2020); Ali, (2019) that investigated the impact of E-service recovery on customer loyalty. This study used three-variables measure for service recovery identified by Parasuraman, Zeithaml, & Malhotra, (2005). Customer satisfaction use as a mediating factor between the relationship of E-service recovery and customer loyalty.

**Figure (2.5) Conceptual Framework of the Study**



Source: Adapted from Zehir & Narcikara, (2016); Phan, Nguyen, & Pham, (2020); Ali, (2019)

The conceptual framework that used in this study includes three variables: independent variable, dependent variable and mediating variable. E-service recovery is used as the independent variable. E-service recovery includes three dimensions: E-responsiveness, E-compensation and E-contact. Respondents are asked five items for E-responsiveness, three items for E-compensation and three items for E-contact. Therefore, a total of eleven items are asked for E-service recovery. Customer loyalty is used as the dependent variable and five items are asked for customer loyalty. Then, customer satisfaction is used as a mediator between E-service recovery and customer loyalty and six items are asked for the mediator.

### **Working Definition**

**E-service Recovery:** Response actions to a customer who is dissatisfied with a service failure.

**E-Responsiveness:** Helping customers consider their purchasing process and their problems.

**E-compensation:** Type of service that compensates customers for problems

**E-contact:** The availability of direct assistance through contactable telephone or online representatives

**Customer satisfaction:** Sustainable success factor for an organization's competitiveness.

**Customer Loyalty:** Customer's favorable attitude toward an online shop retailer that leads to repeat purchase behavior

## **CHAPTER III**

### **THE PROFILE AND POLICY OF CITY MALL ONLINE**

This chapter discusses the overview of Myanmar's online retail sector. After that, this chapter presents the profile of City Mall Online. Moreover, this chapter explains the E-service recovery policies and terms and conditions of City Mall Online.

#### **3.1 Online Retailing Sector in Myanmar**

Around 2002, Internet connectivity in Myanmar was slow. Internet access costs 500 to 1,500 kyats per hour and is only available in big cities. Now people can easily access the internet through their phones at very affordable prices. According to the Digital Myanmar report (2022), Myanmar had a mobile phone penetration rate of 12 percent in 2013, and mobile phone penetration increased to 105 percent and smartphone penetration to 80 percent in 2018. Easy access to high-speed Internet brings opportunities for businesses to sell products and services on new platforms with minimal investment.

An association related to E-commerce in Myanmar was established in March 2019 under the name of Electronic Commerce Association of Myanmar (ECAM) and received official approval from the Directorate of Investments and Companies Administration (DICA) in July 2019. ECAM's objectives are to verify and recognize trustworthy labels from the Myanmar industry through cooperation between businessmen, government and schools, for the welfare of ECAM and all stakeholders, and to build trust between customers and businesses.

Since the outbreak of the COVID-19 pandemic in December 2019, people have been practicing social distancing. Suddenly, the demand for online shopping is also increasing. Online stores mainly rely on door-to-door delivery services. Bike and taxi drivers are hired on a freelance basis to accommodate the growing demand of online shops, especially during the COVID-19 pandemic.

At that time, the Myanmar government felt that it was a good time to pave the way for the development of E-commerce in Myanmar. The government has drawn up a plan for economic relief from COVID-19 that outlines immediate and short-term measures to be implemented regarding e-commerce. The plan outlines specific initiatives for technology and eCommerce aimed at promoting innovative products and

platforms, including the use of digital payments that encourage retail trade to boost online and logistics operations.

Myanmar is currently on track in the 2018-2025 Digital Economy Roadmap, which aims to promote the country to a digital economy in all sectors. The roadmap aims to have about 300,000 employees in the digital economy and US\$12 billion in foreign direct investment by 2025. With internet penetration, middle-income families and their daily lifestyles are changing, Myanmar's E-commerce future is considered to be one of the most promising countries for E-commerce growth among the countries in the region.

### **3.2 Profile of City Mall Online**

City Mart Holdings Co., Ltd. (CMHL) is one of the largest retailers in Myanmar with over 8,000 employees. City Mart Group was established in 1996 as a modern supermarket north of Bogyoke Aung San Stadium, and later it has expanded to include modern retail outlets such as supermarkets, pharmacies, bookstores, grocery stores, bakeries and coffee shops. These shops are mainly located in Yangon, Mandalay and Nay Pyi Taw. Now it is expanding to some big cities in the upper part of Myanmar. CMHL is ranked 31<sup>st</sup> in Myanmar for the 2013/14 Income Tax Index and 5<sup>th</sup> in the Myanmar Commercial Tax Index. CMHL has decided to enter the E-Commerce sector and launch the beta version of City Mall Online (CMO) in April 2017. The CMO was then upgraded to the new platform in January 2018 and is using that version to serve their customers (Wikipedia contributors, 2022).

There are 18 types of products sold in CMO. They are grocery & staple food, fruit & vegetables, meat & seafood, dairy, chilled products & egg, breakfast essentials & dessert, beverage & snacks, beer, wine, liquor & tobacco, city exclusive range, baby & mother care, beauty & personal care, health care, household essentials, fashion, pet food & accessories, book & music album, home appliance, office essentials and bundle products.

CMO use three delivery methods. These are express delivery within one hour, delivery within 1-2 days and delivery within 2-5 days. Express delivery within one hour is provided in 19 townships in Yangon Region. Delivery within 1-2 days is provided within 31 townships in Yangon Region. Delivery within 2-5 days is provided to 6 townships in Mandalay Region, 7 townships in Nay Pyi Taw Region, 15 wards in Pyin Oo Lwin, 2 townships in Sagaing Region, 1 township in Irrawaddy Region, 3 townships

in Mon State, 4 townships in Bago Region and 1 township in Shan State. The names of these districts are listed in the Appendix IV with a table.

### **3.3 E-Service Recovery Policy of City Mall Online**

Summarizing E-service recovery policy of CMO, it can be divided into two parts: the part that customers must follow and the part provided by the company. First, customers should carefully read and understand CMO's privacy policy if they open an account with CMO. Because customers need to understand how the CMO stores and uses customer data. Customers should not access or use the Websites or Apps if Customers do not agree to the terms of the Privacy Policy. Customers should also be aware that CMO may amend this Privacy Policy from time to time.

Customer also need to understand that customer information may be shared with other parties by CMO may use this information to provide services to customers, conduct necessary fraud and money laundering investigations, comply with CMO's security standards, comply with applicable laws, regulations, and court orders, conduct research for product improvement, and provide CMO and its affiliates, business partners, suppliers, marketing, research agencies, and other third party offers and promotions.

CMO uses two policies to return items. The first policy is a no questions asked policy and the second policy is a 7-day return policy. The no questions asked policy only applies to products sold by the CMO. These products are City Mart grocery (Non-Fresh), City mart grocery (Fresh), City Care, City Baby Club, Safari Books, Ocean electronics. A no questions asked policy means that if the customer does not like the item for any reason, they can immediately return it to the delivery man without paying at the time of delivery.

Among the products sold by CMO, City Baby Club and Ocean electronics can be returned within 7 days in the following conditions: new, sealed, gifts with price tags, new with all accessories. City Mart grocery (non-Fresh) can be returned within 7 days, but only when the product is damaged or out of date at the discretion of City Mall Customer Care. Exchanges are not refunds, only the same product.

There are 10 categories of third-party products sold on CMO's website. These are Groceries and Pets, Health and Beauty, Electronic Appliances, Book & Magazines, Consumer Electronic Product, Consumer Electronic Product' Accessories, TVs and Cameras, Furniture and Home Deco's, Toys, Baby and Kids, Fashion Products. In the



no questions asked policy, products from Groceries and Pets, Health and Beauty, Book & Magazines, Consumer Electronic Product' Accessories, Toys, Baby and Kids are non-returnable and exchangeable for the same product, except in cases not mentioned in the product description.

The 7-day return policy covers Electronic Appliances, Consumer Electronic Product, TVs and Cameras, Furniture and Home Deco's, Fashion Products. In the event that the product is damaged, the product is delivered in the wrong size or color, the product is unusable, out of date, or different from the description, the customer can exchange it for the same product within 7 days.

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Customers should be aware that the return policy cannot be applied when the product is no longer wanted or needed. If the product needs to be returned in sufficient condition and the reason for the return is valid, the product will be replaced with the same product according to the value of the product. However, there are no refunds. Some items have the brand's warranty, and if customers want to exchange it when the return policy has expired, they can contact the merchant directly with the warranty certificate attached with the product.

Regarding product delivery, CMO only delivers to the address provided by the customer. If the next order is overcharged due to the wrong address, the customer will have to pay the shipping fee again. Therefore, customers need to write the address correctly when filling out the order.

When receiving the product, the product order will only be handed over to those who have reached the age of 18. If the next order is overcharged because there is no adult, the customer will have to pay the shipping fee again.

If customers want to complain, they can contact the operators directly between 9:00 a.m. and 5:00 p.m., and they can be contacted 24 hours a day on WhatsApp, Viber, messenger, E-mail, and the website.

### **3.4 Terms and Conditions of City Mall Online**

CMO has divided the terms and conditions into three parts. The first part is terms and conditions related to using the website, the second part is terms and conditions related to sales, and the final part is general. This section summarizes the terms and conditions, and details and original text are provided in Appendix III.

The first part, which is the terms and conditions related to using the website includes 5 parts: account, availability on the website, intellectual property, right to suspend or cancel customer's account and third-party content.

Regarding the account, customers must log in with an account before placing orders on the website. Customers are responsible for keeping their registered details complete and accurate at all times. When customers fill out the registration form on the website; Users will be prompted to create a password. Customers are required to keep the password confidential so that others do not know it. It states that customers are responsible for all problems caused by their passwords, and customers should contact CMO as soon as possible if they suspect that someone has learned their password.

Regarding website availability, CMHL stated that they aim to provide the best service possible. However, CMHL states that the service on the website cannot promise to meet all users' needs, CMHL sometimes has service errors, and if an error occurs in the service, users should report it to the customer service team. It also states that sometimes users will be temporarily unable to access the website when it is necessary to maintain the website.

Regarding intellectual property, all contents of the website are the property of CMHL and may not be copied or used in any form without the permission of CMHL. Clients are also required to obtain the CMO's consent if they are to use the CMO's brand.

Regarding the right to suspend or cancel a customer's account, if CMHL suspects that the customer is using the account in any fraudulent manner, CMHL may suspend or cancel the customer's account on the website without the customer's consent.

Regarding external content, CMHL states that they are not responsible for the advertisements, links to third party content and sponsorships of third parties appearing on CMO from time to time.

As the second part, the terms and conditions related to sales include 8 parts: Contract and right of cancellation, Availability of Products, Delivery and payment, Returns and refunds, Product information, Conditions of Sale for Purchase from Third Party Sellers, Privacy, Coupons and Promo Codes.

Regarding the contract and the right to cancel, it is stated that CMHL has the right to cancel the order when customers suspect fraudulent transactions, when they suspect transactions that do not comply with the terms and conditions, when they suspect that promotional codes have been misused, when there is difficulty in delivery due to factors beyond CMHL's control, when they suspect that goods have been sold to another party using CMHL's services. Customers can also cancel the order before 2.00 pm and customers can cancel the order by calling Customer Care one day before the start of the order.

Regarding product availability, in any case CMHL will do its best to meet customer expectations. However, CMHL will notify customers if CMHL is unable to provide products ordered by customers from time to time. It is stated that the price of unavailability of product will also be deducted from the final order amount and CMHL will not be responsible for unavailability of products.

Regarding shipping and payment, it is stated first that the delivery will be made to the address entered in the order form and the delivery time must be agreed upon. Then, at the time of delivery, it will be delivered only to the front door of the house included in the address, and if the customer wants to deliver to a specific place, the consent of the delivery person will be required. It also stated that if the order is re-shipped due to the wrong address being entered, the customer will have to pay the additional charge. Regarding payment, it is stated that only Myanmar kyats are accepted.

Regarding refunds, CMHL has a "no questions asked" policy where customers are not satisfied with the quality or freshness of the product for any reason and can return the product at the time of delivery and the customer does not have to pay for the

product. However, it is stated that there are restrictions if the customer wants to return the product after receiving the product.

Regarding product information, CMHL is working to ensure that the product information displayed on the website is correct, but the actual product packaging and materials may differ from those shown and the ingredients may differ. It is stated that the product information displayed on the website is provided for informational purposes only for customers to view.

Regarding the conditions for buying and selling from third-party sellers, CMO states that the products sold in the CMO include not only CHML branded products, but also products sold by non-CMHL third-party sellers (merchants). It is stated that CMHL will not be responsible for solving any problems with the third-party seller if the customer has any problem after purchasing the products of such third-party seller from COM.

Regarding the privacy policy, CMO states that the customer's personal information to be used for CMO will be stored and used and that the customer may delete the account if they do not agree.

Regarding Coupons and Promo Codes, it is stated that from time to time the Company may offer promotional codes or coupons at its discretion. However, each of these promotional codes or coupons will have certain limitations.

The last part is general. This section contains 5 points: Amendments, Applicable law, international use, Children, CMHL Contact details. Regarding Amendments, CMHL states that it will not be amending the Terms at any time. Customers are bound by these terms and conditions when ordering products, and if any of these terms and conditions are deemed invalid, the order will be void.

Regarding the applicable law, CMO's terms and conditions are drafted in accordance with the laws of the Republic of Myanmar, and if there is any dispute, it is stated that it will be resolved only with the laws of Myanmar.

Regarding international use, CMHL's website may not be used outside the Republic of the Union of Myanmar. If the customer accesses the website from outside the Republic of Myanmar, it is the customer's responsibility to comply with local laws.

Regarding children, CMHL states that customers under the age of 18 are not permitted to register for the Website. It states that alcohol and tobacco products are not sold to children under the age of 18.

## **CHAPTER IV**

### **ANALYSIS ON THE EFFECT OF E-SERVICE RECOVERY ON CUSTOMER LOYALTY IN CITY MALL ONLINE**

This chapter includes the quantitative data analysis finding from the structure questionnaires answered by 100 customers of CMO. This chapter divided into 5 parts. The first part is an overview of research design. Second part is demographic information of the respondents and the next part states that the perception of loyalty. The fourth is reliability test. The final part describes analysis the effect of E-service recovery on customer loyalty in CMO.

#### **4.1 Research Design**

This study adopted the detective approach, which uses the concept and theoretical framework of Parasuraman, Zeithaml, & Malhotra, (2005) without changing the original. This study uses the causal research method to reveal the effect of E-service recovery on customer satisfaction and customer loyalty. Therefore, descriptive and quantitative research methods are also used in this study. Both primary data and secondary data are used to obtain the data required for this study. 204 customers purchased by CMO during the month of June 2022 are selected to obtain baseline data. Out of these customers, 100 respondents are obtained when selected by random sampling method to obtain the sample size for this study. The respondents are asked through questionnaires using the survey research method. The questionnaire consists of two parts, the first part asks the demographic information of the respondents, and the second part uses five-point Likert scale to ask about the factors that cause customer satisfaction and customer loyalty due to the cause of E-service recovery. Then E-service recovery, customer satisfaction and customer loyalty are categorized into five levels. A very low level is a range between 1 and 1.80, and a very high level is a range of 4.21 and above. Regarding secondary data, the necessary data for this study is collected from previous studies, literature reviews, research articles, text books, relevant journals, internet and websites. After that, using SPSS software, multiple regression analysis and linear regression analysis methods were used to analyze the obtained data.

## 4.2 Demographic Information of Customers

In this section, the demographic information of the respondents is divided into two parts. The first part describes the respondents' personal information, and the second part describes the respondents' Internet usage and online shopping conditions. Respondents' personal information includes gender, age, marital status, family members, education level, working organization, position, monthly income, and monthly expenses. The information included in the respondents' internet use and online shop purchase situation are internet use (Period), internet use (Duration), number of online orders, and the most purchased items at the online shop. These two parts are shown in Table (4.1) and Table (4.2).

**Table (4.1) Personal Factors of Respondents**

<b>Particular</b>	<b>Number</b>	<b>Percent</b>
<b>Gender</b>		
Male	56	56
Female	44	44
<b>Total</b>	<b>100</b>	<b>100</b>
<b>Age</b>		
Under 20 Years	2	2
21-25 Years	17	17
26-30 Years	52	52
31-35 Years	15	15
36-40 Years	9	9
41-45 Years	3	3
46-50 Years	2	2
<b>Total</b>	<b>100</b>	<b>100</b>
<b>Marital Status</b>		
Single	62	62
Married	38	38
<b>Total</b>	<b>100</b>	<b>100</b>
<b>Family Members</b>		
1-2	6	6
3-4	49	49
5-6	40	40
7-8	4	4
9 And above	1	1
<b>Total</b>	<b>100</b>	<b>100</b>

<b>Particular</b>	<b>Number</b>	<b>Percent</b>
<b>Education Level</b>		
Middle/High School	5	5
Graduate	55	55
Master's Degree	38	38
Ph.D. Degree	2	2
Total	100	100
<b>Working Organization</b>		
Students	10	10
Private Business	24	24
Government Employee	49	49
Company Employee	15	15
NGOs/CSOs	2	2
Total	100	100
<b>Position</b>		
Dependent	8	8
The Owner	19	19
Supervisor	14	14
Officer	47	47
Ordinary Employee	12	12
Total	100	100
<b>Monthly Income (Kyat)</b>		
Below 200,000	6	6
200,001-400,000	64	64
400,001-600,000	13	13
600,001-800,000	11	11
800,001-1,000,000	0	0
Above 1,000,001	6	6
Total	100	100
<b>Monthly Expenses (Kyat)</b>		
Below 100,000	11	11
100,001-300,000	71	71
300,001-500,000	11	11
500,001-700,000	3	3
Above 900,001	4	4
Total	100	100

Source: Survey Data (2022)

According to Table (4.1), it can be seen that the respondents are mostly male. By age, the main respondents are middle-aged between the ages of 26 and 30. It is found that most of the respondents are single. Most families have 3 to 4 members. In terms of education, most people have bachelor's and master's degrees. As a working organization, most of the respondents are government employees. Most of the respondents' positions are managers/officers. Most of the respondents' monthly income is between 200,000 to 400,000 and their expenses are between 100,000 and 300,000. Therefore, summarizing the personal information of the respondents, it is found that most of the respondents are government officials and middle-class people who can spend money.

**Table (4.2) Information of Internet Usage and Online Shopping Conditions**

<b>Particular</b>	<b>Number</b>	<b>Percent</b>
<b>Internet Usage (Period)</b>		
Morning	3	3
Afternoon	8	8
Evening	8	8
Night	81	81
Total	100	100
<b>Internet Usage (Duration)</b>		
Below 2 Hours	24	24
2-5 Hours	43	43
5-8 Hours	23	23
Above 8 Hours	10	10
Total	100	100
<b>Number of Online Purchased Orders</b>		
1 Time	7	7
2-5 Times	38	38
6-10 Times	25	25
Above 10 Times	30	30
Total	100	100
<b>Items Purchased by Online Shopping</b>		
Books and Music	9	9
Health and Beauty	20	20
Food and Cold	24	24
Electrical Equipment	13	13
Clothing	30	30
Furniture	2	2
Jewelry	2	2
Total	100	100

Source: Survey Data (2022)



According to Table (4.2), it is found that most of the respondents use the Internet at night. It is found that the duration of internet use is 2 to 5 hours. In terms of the number of times they have ordered online, the majority of respondents are those who have purchased 2 to 5 times. The products that most respondents have ordered the most are clothes. Summarizing the table, it is concluded that most of the respondents are proficient in using the Internet and are well aware of the services of online shops.

#### **4.3 Respondent Perception on E-service recovery, Customer Satisfaction and Customer Loyalty**

The second part of the questionnaire asked about the factors that lead to customer satisfaction and customer loyalty as a reason for e-service recovery. The questionnaire asked eleven items and was divided into five variables. The first variable is E-responsiveness, the second variable is E-compensation, the third variable is E-contact, the fourth variable is customer satisfaction, and the last variable is customer loyalty. Each item is asked in simple Burmese text to make it easy for the respondents. The questionnaire used a five-point Likert scale to allow the respondents to answer from their own perspective. The obtained data are analyzed using SPSS software. According to the results of the analysis, the mean values and standard deviation values of each variable are presented with the corresponding tables.

##### **(a) Respondent Perception on E- Responsiveness**

E-responsiveness is one of the variables of E-service recovery. E-responsiveness consists of five items. Items of E-responsiveness are asked to customers to determine how CMO helps the customers throughout their buying process and their issues. The mean values and standard deviation values of each item are shown in the following table (4.3).

**Table (4.3) Respondent Perception on E-Responsiveness**

No.	Description	Mean	Std. Deviation
1	Providing reasonable alternatives for returning products.	3.53	1.159
2	Providing admissible information on how to handle failed transactions.	3.40	1.247
3	Providing good warranty.	3.30	1.115
4	Returning the product is fine.	4.16	.918
5	Taking care of potential problems.	3.32	1.171
Overall Mean Value		3.54	

Source: Survey Data (2022)

According to Table (4.3), the average value of E- responsiveness is 3.54. Therefore, the respondents perceived that E-responsiveness is at high level towards the CMO's customers. As a result, the CMO's E-service recovery program assumes that most customers accept E- responsiveness. Respondents perceived that three of the items of E- responsiveness are at a high level on customers. Those three items are telling what to do if the payment process doesn't go through, giving convenient option to return the item, and replacing the damaged item with a new one. Respondents then perceived two of the factors of E-responsiveness to be at a moderate level for the CMO's customers. These two of them are the lack of meaningful warranty and the lack of immediate problem solving. In terms of E-responsiveness, the majority of customers perceive it as high, but the weak points cannot be ignored. Therefore, as a CMO, it is necessary to be able to provide services with meaningful guarantees to customers in order to make them more receptive to customers. In addition, it is found that methods that can be solved faster than now in solving the problems of customers should be researched and applied.

**(b) Respondent Perception on E-Compensation**

E-compensation is one of the variables of E-service recovery. E-compensation consists of three items. E-compensation items asked how helpful the CMO compensates customers for problems. The mean values and standard deviation values of each item are shown in the following table (4.4).

**Table (4.4) Respondent Perception on E-Compensation**

<b>No.</b>	<b>Description</b>	<b>Mean</b>	<b>Std. Deviation</b>
1	Providing compensation if the ordered products are not delivered on time.	3.28	1.155
2	Collecting unwanted products from the customer's home or business.	2.91	1.181
3	Providing compensation if problems occurred.	3.04	1.197
Overall Mean Value		3.08	

Source: Survey Data (2022)

In this study, three items of E-compensation are payment of compensation due to problems caused by the business, compensation due to not being able to deliver on time, and bringing items that need to be returned to home or work. According to Table (4.4), the average value of E-compensation is 3.08. Therefore, the respondents perceived that CMO provides moderate level E-compensation. Most customers do not fully understand E-compensation in E-service recovery program of CMO. Therefore, there is a need to make customers more aware of the sliding fee program, and if there is a problem, they must actually pay the compensation.

**(c) Respondent Perception on E-Contact**

E-contact is one of the variables of E-service recovery. E-contact items asked how helpful the availability of telephone or operators, phone numbers, online chat rooms, etc. E-contact consists of three items. The mean values and standard deviation values of each item are shown in the following table (4.5).

**Table (4.5) Respondent Perception on E-Contact**

<b>No.</b>	<b>Description</b>	<b>Mean</b>	<b>Std. Deviation</b>
1	Providing customer service representatives available online.	4.51	.847
2	Providing the ability to speak directly to operators if there is a problem.	4.27	1.033
3	Providing a telephone number to contact the company.	4.26	1.001
Overall Mean Value		4.35	

Source: Survey Data (2022)

According to Table (4.5), the average value of E-contact is 4.35. Thus, respondents perceived that E-responsiveness was at a very high level for the CMO's customers. As a result, it can be seen that most customers accept E-contact service in E-service recovery program of CMO. Majority of the respondents perceived that the three factors of E-contact are at a very high level for customers. Those three things are providing contact phone numbers, having online customer service representatives, and being able to talk to operators when problems arise. Respondents perceived that e-contact was at a very high level, but the CMO needed to make regular adjustments. That's because it's the first-place customers complain when there's a problem. Therefore, as a CMO, it is considered that training courses should be held regularly for operators to improve communication and better understanding of the business.

**(d) Respondent Perception on E-service Recovery**

In this section, the three variables of E-responsiveness, E-compensation, and E-contact are collectively described as E-service recovery. The mean values of individual variables are expressed by their overall mean values. The mean values of these variables are listed in the Table (4.6) below.

**Table (4.6) Respondent Perception on E-service Recovery**

No.	Description	Mean
1	E-Contact	4.35
2	E-Responsiveness	3.54
3	E-Compensation	3.08

Source: Survey Data (2022)

According to the descriptive results, in the service recovery program, CMO offered very high level of E-contact service, high level of E-responsiveness and moderate level of E-compensation to its customers. However, it is concluded that the current service recovery plan should be redesigned as it has both advantages and disadvantages.

**(e) Customer Satisfaction**

In this study, customer satisfaction is used as a mediating factor between the relationship of service recovery and customer loyalty. Six items are asked to measure the level of customer satisfaction. The average value of each question is shown in the following table (4.7).

**Table (4.7) Customer Satisfaction**

<b>No.</b>	<b>Description</b>	<b>Mean</b>	<b>Std. Deviation</b>
1	Satisfaction with returning items	3.34	1.165
2	Satisfaction with having a guarantee.	3.32	1.118
3	Satisfied with resolving issues related to the order.	3.72	1.036
4	Satisfied with a money-back plan in case of any problems.	3.66	1.139
5	Satisfaction with easily file a complaint	4.09	1.173
6	Satisfied with being able to talk to an operator.	4.18	1.095
Overall Mean Value		3.72	

Source: Survey Data (2022)

According to Table (4.7), overall mean value of customer satisfaction is 3.72 and it represents that customer are satisfied in E-service Recovery of the CMO. Of these six items, four items are at a high level satisfied level whereas two items are at a moderate level. The four items with high level are being able to resolve issues related to the order, having a refund plan if a problem occurs, being able to complain easily, and being able to talk directly to operators if there is a problem. The two items with moderate level are returning products when customer don't like them and having good warranties. These two items are included in E-responsiveness and E-compensation. Respondents perceived that these two items influence customers only at a moderate level. Therefore, it is concluded that the business should pay more attention to these two items in service recovery planning.

**(f) Customer Loyalty**

In this study, customer loyalty is used as the dependent variable. The main objective of this study is to test whether the causes of E-service recovery and customer satisfaction lead to the effect of customer loyalty. Because having loyal customers can bring great benefits to a business. This study asks 5 items related to customer loyalty. The average value of each item is shown in the following table (4.8).

**Table (4.8) Customer Loyalty**

No.	Description	Mean	Std. Deviation
1	Telling others positive things about the CMO	4.01	.948
2	Recommending a CMO to someone seeking a recommendation	3.92	.872
3	Encouraging friends to buy from the CMO	3.80	.974
4	Considering the CMO as the first choice for future purchases	3.30	1.087
5	Looking to buy more from CMO in the coming months	3.63	.991
Overall Mean Value		3.73	

Source: Survey Data (2022)

Table (4.8) shows that the overall mean value of customer loyalty is 3.73. Therefore, customer loyalty in CMO is seen to be at high level. Of the five items related to customer loyalty, four items are at high level and one item is at a moderate level. The four items with high level are telling others positive things about the CMO, recommending the CMO to someone who is looking for recommendations, recommending the CMO to friends and others, and looking to buy more from the CMO in the coming months. One item with moderate level is considering the CMO as the first choice for future acquisitions. This means that customers will no longer consider the CMO as their first choice when shopping online in the future. This may be due to the proliferation of online marketplaces these days. Due to the proliferation of online shopping, the customer can easily buy the item they want from a convenient place or it may be because the customer is not satisfied with the service provided by the CMO. Statistics show that CMOs need to reexamine their services if they want to survive in today's competitive business world.

#### 4.4 Reliability Test

The Reliability test is conducted by computing Cronbach's Alpha values. Cronbach Alpha values was mostly considered while 0.6 is also accepted at certain case. The result is presented in Table (4.9).

**Table (4.9) Analyzing the Reliability Statistic**

No.	Variables	Cronbach's Alpha	No of Items
1	E-Responsiveness	.765	5
2	E-Compensation	.730	3
3	E-Contact	.880	3
4	Customer Satisfaction	.774	6
5	Customer Loyalty	.821	5

Source: Survey Data (2022)

According to the above table (4.9), it was found that the Cronbach's alpha value of E-Responsiveness with five items is 0.765. The three items of E-compensation have Cronbach's alpha value of 0.730. Cronbach's alpha value of three items of E-contact is 0.880. The Cronbach's alpha value of customer satisfaction with six items is 0.774. Cronbach's alpha value of five items of customer loyalty is 0.821. According to the table, it is found that Cronbach's alpha value of all variables is more than 0.7. Therefore, the reliability of the data is at an acceptable level.

#### 4.5 Analysis on the Effect of E-service Recovery on Customer Loyalty

In this section, E-response, E-compensation, E-contact are the components of E-service recovery. Therefore, E-service recovery is used as independent variables whereas Customer loyalty is used as a single dependent variable. Multiple Regression model is used to analyze the effect of E-sevice recovery on customer loyalty.



**Table (4.10) Analysis on the Effect of E-service Recovery on Customer Loyalty**

Variables	Unstandardized Coefficient		Standardized Coefficient	T	Sig
	B	Std. Error	Beta		
(Constant)	1.002***	.326		3.075	.003
E-Contact	.321***	.102	.348	3.139	.002
E-Compensation	.135	.083	.153	1.613	.110
E-Responsiveness	.271***	.079	.315	3.416	.001
R square				.448	
Adjusted R square				.431	
F-value				25.994***	
Sig				.000	

a. \*\*\* Significant at 1% level

Source: Survey Data (2022)

Table (4.10) points out the regression analysis of E-responsiveness, E-compensation, E-contact on customer loyalty. By results, an R Square of 0.448 and the Adjustive R square value is 0.431 which indicates that 43 percent of variation in the effect of E-service recovery on customer loyalty. The value of F and P, the overall significance of this model is significant at 1 percent level.

Table (4.10) shows E-responsiveness, and E-contact contributes to the high level of customer loyalty which significant at 1% level. This means that customers are satisfied with two of these variables. Among these variables, E-contact has the highest positive and significant effect on customer loyalty followed by E- responsiveness. Among the three variables, E-compensation is positive but not significant in CMO. According to the statistical results, E-compensation service is not a function to make customers loyal.

#### 4.6 Analysis on the Effect of E-service Recovery on Customer Satisfaction

In this section, three components: E-responsiveness, E-compensation, E-contact are used to measure E-service recovery. Therefore, E-service recovery is used as several independent variables while Customer satisfaction is used as single dependent variable. Multiple Regression model is used to analyze the effect of E-sevice recovery on customer satisfaction.

**Table (4.11) Analysis on the Effect of E-service Recovery on Customer Satisfaction**

Variables	Unstandardized Coefficient		Standardized Coefficient	T	Sig
	B	Std. Error	Beta		
(Constant)	.353	.81		1.254	.213
E-Contact	.383***	.069	.432	5.591	.000
E-Compensation	.264***	.072	.291	3.662	.000
E-Responsiveness	.250***	.088	.263	2.834	.006
R square				.612	
Adjusted R square				.600	
F-value				50.467***	
Sig				.000	

a. \*\*\* Significant at 1% level

Source: Survey Data (2022)

The regression analysis of Table (4.11) indicates the effect of E-responsiveness, E-compensation, E-contact on customer satisfaction. The results indicate that the R Square value is 0.621 and the Adjusted R square value is 0.600, indicating that there is 60 percent variance of E-service recovery on customer satisfaction. The value of F and P, the overall significance of this model is significant at the 1 percent level.

Table (4.11) shows that E-responsiveness, E-compensation and E-contact contribute to high positive level of customer satisfaction which is significant at the 1% level. This means that customers are satisfied with all these variables. Among these variables, E-contact has the highest positive and significant effect on customer satisfaction, followed by E-compensation and E-responsiveness. Statistical results

suggest that CMO should emphasize more on E-contact related issues if they want to increase customer satisfaction.

#### 4.7 Analysis on the Effect of E-service Recovery and Customer Satisfaction on Customer Loyalty

In this section, E-responsiveness, E-compensation, E-contact and customer satisfaction are used as several independent variables. Customer loyalty is used as a single dependent variable. Multiple Regression method is used to analyze the effect of E-service recovery and customer satisfaction on customer loyalty.

**Table (4.12) Analysis on the Effect of E-service Recovery and Customer Satisfaction on Customer Loyalty**

Variables	Unstandardized Coefficient		Standardized Coefficient	T	Sig
	B	Std. Error	Beta		
(Constant)	.864***	.311		2.780	.007
Customer Satisfaction	.390***	.112	.402	3.489	.001
E Responsiveness	.223**	.101	.242	2.217	.029
E Compensation	.032	.084	.036	.375	.709
E Contact	.122**	.087	.141	1.406	.013
R square				.511	
Adjusted R square				.490	
F-value				24.807	
Sig				000	

a. \*\*\* Significant at 1% level,\*\*Significant at 5% level

Source: Survey Data (2022)

Table (4.12) points out the regression analysis of customer satisfaction on customer loyalty. By results, an R Square of 0.511 and the Adjusted R square value is 0.490 which indicates that 49 percent of variation in the effect of customer satisfaction on customer loyalty. The value of F and P, the overall significance of this model is significant at 1 percent level. Table (4.12) shows customer satisfaction contributes to

the high level of customer satisfaction which significant at 1% level. This means that customers are loyalty because of customer satisfaction.

#### **4.8 Analysis on the Mediating Effect of Customer Satisfaction on the relationship between E-service Recovery and Customer Loyalty**

Concerning the Mediating Analysis, this study followed the guidelines of Baron & Kenny, (1986) who proposed adopting a three-step process for mediator analysis. This is an important process to validate the role of mediation in research.

According to Baron & Kenny, (1986), the following steps are taken for mediator analysis. First, a total of four effects needs to be examined and those four effects are to examine the effect of E-service recovery (independent variable) on customer loyalty (dependent variable), the effect of E-service recovery (independent variable) on customer satisfaction (the mediating variable), the effect of E-service recovery and customer satisfaction (independent variable and mediating variable) on customer loyalty (dependent variable) and the decreasing direct effect of e-service recovery on customer satisfaction. The above four conditions are tested in three regression models. The three models are shown below.

1. Regression model with E-service recovery and customer loyalty
2. Regression model with E-service recovery and customer satisfaction
3. Regression model with E-service recovery, customer satisfaction and customer loyalty

Table (4.13) presents the statistical results of the Mediating Effect of Customer Satisfaction on the relationship between E-service Recovery and Customer Loyalty.

**Table (4.13) Mediating Effect of Customer Satisfaction on the relationship between E-service Recovery and Customer Loyalty**

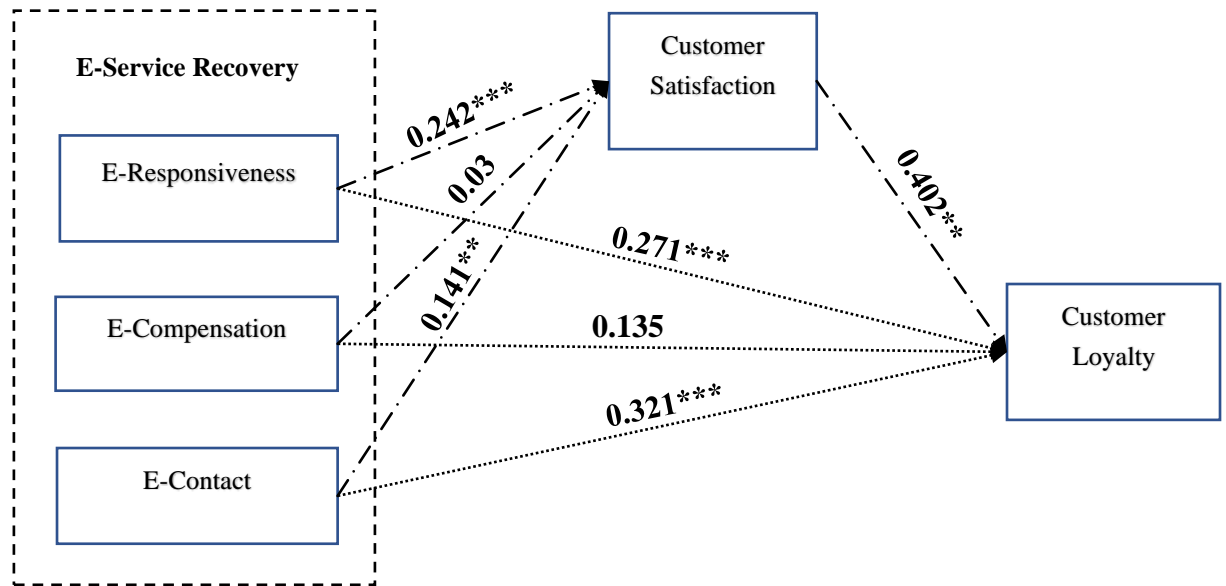
	Direct Effect			Indirect Effect		
	Estimate	Std. Error	Sig	Estimate	Std. Error	Sig
(Constant)		.326	.003		.311	.007
E-Responsiveness	.315***	.102	.002	.242**	.101	.029
E-Compensation	.153	.083	.110	.036	.084	.709
E-Contact	.348***	.079	.001	.141**	.087	.013
Customer Satisfaction				.402***	.112	.001
R Square	.448			.511		
Adjusted R Square	.431			.490		
F Value	25.994			24.807		
Sig	.000			.000		

a. \*\*\* Significant at 1% level,\*\*Significant at 5% level

Source: Survey Data (2022)

The statistical results show that E-service recovery effect on customer satisfaction. Also, customer satisfaction effect on customer loyalty. Alternatively, this study find that customer satisfaction can be a good mediator between the relationship between E-service recovery and customer loyalty. Based on the results, it is concluded that the effect of the mediator is a partial effect. This is because e-service recovery has a direct and significant influence on customer loyalty. Statistical results show that E-compensation has a positive and significant influence on customer satisfaction, but no influence on customer loyalty. However, E-compensation can have a positive effect on customer loyalty. This means that when the E-compensation service is provided to the customer, it cannot be said that the customer will be loyal to the business, but it can be concluded that the customer will have a positive view of the business. As a summary, E-service recovery has a direct effect on customer loyalty whereas E-service recovery and customer satisfaction have an indirect effect on customer loyalty. The summary result of conceptual framework are shown in following Figure (4.1).

**Figure (4.1) Summary Result of Conceptual Framework**



Source: Survey Data (2022)

Summary result of conceptual framework shows direct effect and indirect effect. The lines from E-service recovery to customer loyalty use as a direct effect line while the lines from customer satisfaction on the relationship of E-service recovery and customer loyalty use as an indirect effect line. This study showed that E-compensation of E-service recovery is not significant on both direct and indirect effect line.

This chapter describes the analysis between E-service recovery, customer satisfaction and customer loyalty. The next chapter describes the finding of the analysis and suggestion for management of CMO.

## **CHAPTER V**

### **CONCLUSION**

This chapter is divided into three parts: findings and discussion basing on analysis which is mentioned in previous chapter, suggestions and recommendations, and needs for further study.

#### **5.1 Findings and Discussion**

Concerning the perception of customers on E-service recovery dimensions, the study found that the CMO provides very high level of E-contact services, high level of E-responsiveness and moderate level of E-compensation. The study also revealed that among the E-contact services, providing phone numbers to the customers for making contacts with CMO has the highest level while having online customer service representatives has the lowest level. Most of the CMO's clients like being able to easily communicate with the business. This means that the customers understand that the CMO is always ready to solve the customer's problems. In other words, it means that customers have confidence to deal with the CMO.

Regarding the E-responsiveness provided by CMO, the study observed that CMO provides high level service on telling customers what to do if they can't complete their payment process. According to the results, CMO gives customers a convenient option to return items that is the second highest level service. Moreover, CMO replaces a damaged item with a new one that is the third highest service while CMO solves problems immediately that is the fourth highest service.

And then, it can be observed that the majority of the customers perceive that good guarantees provided by CMO possess the lowest service level among the E-responsiveness. It can be seen that the most customers accept E-responsiveness. But the CMO still needs to provide good guarantees for accuracy. Essentially, online stores require more guarantees than traditional stores. Because online shopping is shopping in a virtual world, the service provider needs to provide sufficient guarantees to gain the customer's trust. According to the statistical results, CMO is found to be weak in terms of assurance.

Regarding the E-compensation provided by CMO, the study revealed that CMO provides moderate level of compensation for problems caused by customers, and

compensation when customer order did not arrive on time. Statistical results show that although E-compensation has a positive and significant influence on customer satisfaction it does not influence on customer loyalty. This means that when the E-compensation service is provided to the customer, it cannot be said that the customer will be loyal to the business, but it can be concluded that the customer will have a positive view of the business.

Regarding the customer satisfaction level, the highest customer satisfaction level is the fact that they like it because they can ask to the operator when there is a problem. Secondly, the fact that customers like CMO is that they like it because they can easily complain if they have any complaints. Thirdly, they like CMO because it solves the problems related to the order. The fourth point is that CMO develops and implement the compensation plan in case of a problem with CMO. The fifth item that customers like is that they can return items they don't like in CMO. The lowest customer satisfaction factor concerning the good guarantee by CMO.

Regarding the customer loyalty on E-service Recovery of CMO, the study found that majority of the customers tell positive things about the CMO to others. And they would recommend the CMO to someone seeking their recommendation. Moreover, CMO can expect its customers to buy more in the coming months and they also encourage friends and others to buy from the CMO followed by they consider CMO to choose first for future shopping.

According to the statistical results, E-service recovery has a positive and significant effect on customer satisfaction. This is because every E-service recovery process is a process to achieve customer satisfaction. According to the statistical results of this study, it is found that the effect of E-service recovery has a positive and significant influence on customer satisfaction.

The statistical results of this study show that two variables of E-service recovery, E-responsiveness and E-contact, have significant positive effects on customer loyalty. E-compensation variable has a positive but not significant effect on customer loyalty. As a result, the E-service recovery policy developed by the CMO is considered to be consistent with the customer's attitude.

The main finding of this study is that E-service recovery has a significant influence on customer loyalty. But it has a more significant influence if customer satisfaction is included. Therefore, this study found that customer satisfaction is a key mediating factor between E-service recovery and customer loyalty. The effect of



mediation was found to be a partial effect. This is because e-service recovery has a direct and significant influence on customer loyalty. As a result, it is noted that if long-term customer loyalty is to be maintained, priority should be given to converting dissatisfied customers into satisfied customers through an E-service recovery program.

## **5.2 Suggestions and Recommendations**

In this study, three variables are used: E-service recovery, customer satisfaction and customer loyalty. Of these three variables, customer satisfaction and customer loyalty are customer emotions, therefore, CMO cannot control them. But what the business can fully control is the e-service recovery process. Therefore, this section recommends dividing the e-service recovery process into three parts.

First, to improve customer satisfaction and maintain customer loyalty, CMO should improve the quality of E-service recovery. Among the E-service recovery dimensions, E-contact has the most significant and positive significant effect on customer satisfaction. Therefore, the management of the CMO should send and hire more operators so that customers can easily contact the CMO whenever they need it. Moreover, training should be provided to the operators who are working to better understand the points related to the business. In additions, it is needed to train them to be comfortable in communicating with customers, and extend the time that the designated operators and customers can contact from 9:00 a.m. to 5:00 p.m.

According to these results, there is no immediate solution to the customer's problem. Therefore, when receiving a customer complaint, the customer's problem should be resolved quickly. Alternatively, the problem-solving process should be simplified, operators should be given certain rights regarding problem solving issues, and problem-solving staff should be trained to become more familiar with the work.

The CMO's management must ensure that the product ordered by the customer is 100% the same as the customer's expectations and is delivered to the customer within the specified time as much as possible. Even after the product reaches the customer, the CMO should try to provide after-sales service. In addition, customers do not trust the compensation provided by the CMO when the products they ordered do not arrive at the specified time. This means that the CMO needs to design a compensation plan that satisfies the customer. Therefore, the CMO needs to understand that certain products will only be useful to the customer at one time (e.g., surprise gifts). Therefore, The CMO should study and implement various methods to deliver every product on time.

Therefore, the CMO should do everything possible to earn the customer's trust. This study suggests that if customers lose trust in the CMO over a long period of time, the CMO may lose big in the long run.

In summary, CMOs have loyal customers. That's why positive customer testimonials are invaluable advertising for a CMO. In addition, this study found strengths and weaknesses in CMO's e-service recovery programs, respectively. Therefore, it is recommended that CMO managers should use this research to develop a more efficient e-service recovery plan. Additionally, in today's highly competitive business world, if a CMO wants to survive for a long time, the CMO must find and use better services every day.

### **5.3 Needs for Further Study**

This study only focuses CMO in examining service recovery, customer satisfaction and customer loyalty. Therefore, future research should be conducted more extensively on service recovery in the online retail sector of Myanmar. Moreover, in this study, only one mediating factor was included in the conceptual framework. Therefore, the effect of other mediating factors such as distributive justice, and customer trust on the relationship between service recovery and customer loyalty should be conducted. Since this study focuses only on service recovery, the effect of service quality on customer loyalty through customer satisfaction in retail industry should be conducted as a further study.

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## APPENDIX I

### The Effect of E-Service Recovery on Customer Loyalty in Online Retailing

Dear Respondents,

I am a Master of Commerce student of the Yangon University of Economics. The title of my research is “**The Effect of E-Service Recovery on Customer Loyalty in Online Retailing**”. Therefore, I need to do questionnaire survey in your respond. This questionnaire will take your time about five minutes to ten minutes. Your participation in this survey is completely voluntary and you may skip any question if you wish. The study is basically for academic purposes; thus, I guarantee that your responses will be kept strictly anonymous and confidential. Thank You very much for your participation.

#### Part (1) Demographic Information

##### 1.1 Gender

Male  Female

##### 1.2 Age

Under 20 Years  21-25 Years  26-30 Years   
31-35 Years  36-40 Years  41-45 Years   
46-50 Years  Above 50 Years

##### 1.3 Marital Status

Single  Married

##### 1.4 Number of Family Members \_\_\_\_\_

##### 1.5 Education Level

Middle/High School  Graduate  Master's Degree   
Ph.D. Degree

##### 1.6 Organization

Student  Private Business  Government Employee   
Company Employee  NGOs/CSOs

**1.7 Position**

Dependent  Owner  Supervisor  Officer   
Ordinary Employee

**1.8 Monthly Income (Kyat)**

Below 200,000  200,001-400,000  400,001-600,000   
600,001-800,000  800,001-1,000,000  Above 1,000,001

**1.9 Monthly Expensive (Kyat)**

Below 100,000  100,001-300,000  300,001-500,000   
500,001-700,000  700,001-900,000  Above 900,001

**1.10 Internet Usage (Daily)**

Morning  Afternoon  Evening  Night

**1.11 Internet Usage (Duration of Usage Per Day)**

Below 2 Hours  2-5 Hours  5-8 Hours  Above 8 Hours

**1.12 Number of Online Orders**

1 Time  2-5 Times  6-10 Times  Above 10 Times

**1.13 Items Purchased from City Mall Online**

Books and Music  Health and Beauty  Food and Cold   
Electrical Equipment  Clothing  Furniture   
Jewelry

**Part (2) The Effect of E-service Recovery on Customer Loyalty**

Please tick at cell which you would prefer in the table and answer.

Where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 Strongly Agree

<b>1. E-service Recovery</b>						
<b>1.1. E-responsiveness</b>						
No	Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	City Mall Online gives me a convenient option to return items.					
2	City Mall Online will replace the damaged item with a new one.					
3	City Mall Online offers great guarantees.					
4	City Mall Online tells me what to do if I can't complete my payment process.					
5	City Mall Online solves problems instantly.					
<b>1.2. E-compensation</b>						
6	City Mall Online provides compensation for problems caused by business.					
7	City Mall Online paid compensation when my order did not arrive on time.					
8	City Mall Online brings the item I want to return to my home or work.					
<b>1.3. E-contact</b>						
9	City Mall Online provides contact phone number.					
10	City Mall Online also has online customer service representatives.					
11	City Mall Online allows customers to talk to operators when they have a problem.					



<b>2. Customer Satisfaction</b>					
1	I like CMO because I can return items if I don't like at CMO.				
2	I like CMO because it has a guarantee.				
3	I like CMO because it solves the problems related to the order.				
4	I like CMO because the money-back plan if a problem arises.				
5	I like CMO because I can easily file a complaint				
6	I like CMO because it has the ability to talk to an operator when I have a problem.				
<b>3. Customer Loyalty</b>					
1	Tell others positive things about CMO.				
2	Would you recommend CMO to someone looking for your recommendation?				
3	Do you encourage friends and others to buy from CMO?				
4	Do you consider CMO to be your first choice for future shopping?				
5	Looking to buy more from CMO in the coming months?				

**အွန်လိုင်းလက်လီရောင်းချခြင်းတွင် သုံးစွဲသူ၏သစ္စာစောင့်သိမှုအပေါ်  
ဝန်ဆောင်မှုပြန်လည်ရယူခြင်း၏ သက်ရောက်မှုအား လေ့လာခြင်း**

ကျွန်တော် မောင်ကျော်ကျော်ထိုက်သည် ရန်ကုန်စီးပွားရေးတက္ကသိုလ်တွင်  
ဝါဏိဇ္ဇာဗေဒအထူးပြု မဟာဘွဲ့အတွက် စာတမ်းပြုစုနေသူဖြစ်ပါသည်။  
ပြုစုလိုသောစာတမ်းအတွက်သာ ဤမေးခွန်းလွှာကို မေးမြန်း ထားခြင်း ဖြစ်ပါသဖြင့် ကျေးဇူးပြု၍  
ပါဝင်ဖြေဆိုပေးရန်တောင်းဆိုအပ်ပါသည်။ တစ်ဦးချင်းဖြေဆိုထားသော အ ချက်အလက်များကို  
အမည်လျှို့ဝှက်ထားခြင်းဖြင့် ကာကွယ်ထိန်းသိမ်းပါမည်။

**အပိုင်း (၁) ပုဂ္ဂိုလ်ရေးဆိုင်ရာ အချက်အလက်များ**

**၁.၁ ဖြေဆိုသူ**

ကျား  မ

**၁.၂ အသက်အုပ်စု**

အသက် ၂၀ အောက်  အသက် ၂၁ မှ ၂၅ ကြား  အသက် ၂၆ မှ ၃၀ ကြား   
အသက် ၃၁ မှ ၃၅ ကြား  အသက် ၃၆ မှ ၄၀ ကြား  အသက် ၄၁ မှ ၄၅ ကြား   
အသက် ၄၆ မှ ၅၀ ကြား  အသက် ၅၁ နှစ်အထက်

**၁.၃ အိမ်ထောင်ရေး အခြေအနေ**

လူပျို/အပျို  လက်ထက်ပြီး  ကွာရှင်းပြီး  ကွဲကွာနေ   
မုဆိုးဖို/မုဆိုးမ  အခြား ၊ \_\_\_\_\_

**၁.၄ မိသားစုအရေအတွက်** ၊ \_\_\_\_\_

**၁.၅ ပညာရေး**

အလယ်တန်း/အထက်တန်း  ဘွဲ့ရ/ဒီပလိုမာ  မဟာဘွဲ့  ဒေါက်တာဘွဲ့   
အခြား ၊ \_\_\_\_\_

**၁.၆ အလုပ်အကိုင်**

ကျောင်းသား/ကျောင်းသူ  ကိုယ်ပိုင်လုပ်ငန်းအစိုးရဝန်ထမ်း  ကုမ္ပဏီဝန်ထမ်း   
NGOs/CSOs  အခြား၊ \_\_\_\_\_

**၁.၇ ရာထူး**

မိခင်  ပိုင်ရှင်  ကြီးကြပ်သူ  မန်နေဂျာ/အရာရှိ  သာမန်ဝန်ထမ်း   
အခြား၊ \_\_\_\_\_

**၁.၈ တစ်လဝင်ငွေ (ကျပ်ငွေ)**

၂၀၀,၀၀၀ အောက်  ၂၀၀,၀၀၀ မှ ၄၀၀,၀၀၀ ကြား  ၄၀၀,၀၀၀ မှ ၆၀၀,၀၀၀   
ကြား ၆၀၀,၀၀၀ မှ ၈၀၀,၀၀၀ ကြား  ၈၀၀,၀၀၀ မှ ၁,၀၀၀,၀၀၀ ကြား   
 ၁,၀၀၀,၀၀၀ အထက်

**၁.၉ တစ်လအသုံးစရိတ်**

၁၀၀,၀၀၀ အောက်  ၁၀၀,၀၀၀ မှ ၃၀၀,၀၀၀ ကြား  ၃၀၀,၀၀၀ မှ ၅၀၀,၀၀၀ ကြား   
၅၀၀,၀၀၀ မှ ၇၀၀,၀၀၀ ကြား  ၇၀၀,၀၀၀ မှ ၉၀၀,၀၀၀ ကြား  ၉၀၀,၀၀၀ အထက်

**၁.၁၀ အင်တာနက်သုံးစွဲမှု (နေ့စဉ်)**

မနက်  နေ့လည်  ညနေ  ည

**၁.၁၁ အင်တာနက်သုံးစွဲမှု (တစ်ရက်လျှင် သုံးစွဲသည့်ကြာချိန်)**

၂နာရီအောက်  ၂နာရီမှ ၅နာရီကြား  ၅နာရီမှ ၈နာရီကြား   
၈နာရီအထက်

**၁.၁၂ အွန်လိုင်းမှ မှာယူမှုသည် အရေအတွက်**

၁ကြိမ်  ၂ကြိမ်မှ ၅ကြိမ်  ၆ကြိမ်မှ ၁၀ကြိမ်  ၁၀ကြိမ်အထက်

၁.၁၃ အွန်လိုင်းမှ အဝယ်များသည့် ပစ္စည်းများ

- စာအုပ်နှင့်ဂီတ  ကျန်းမာရေးနှင့် အလှအပဆိုင်ရာ  အစားအစာနှင့်   
အအေး လျှပ်စစ်ပစ္စည်း  အဝတ်အထည်  ပရိဘောဂ  လက်ဝတ်ရတနာ   
အခြား\_\_\_\_\_

အပိုင်း (၂)

အွန်လိုင်းလက်လီရောင်းချခြင်းတွင်

သုံးစွဲသူ၏သစ္စာစောင့်သိမှုအပေါ်

ဝန်ဆောင်မှုပြန်လည်ရယူခြင်း၏ သက်ရောက်မှု

အောက်ဖော်ပြပါ အဆင့် (၅) ဆင့်မှ တစ်နေရာတွင် မိမိကြိုက်နှစ်သက်သည့် အခြေအနေအား အမှတ်အသား ပြုပေးပါ။						
<b>၁. ဝန်ဆောင်မှုပြန်လည်ရယူခြင်း</b>						
<b>၁.၁ တုံ့ပြန်မှု</b>						
စဉ်	မေးခွန်းများ	လုံးဝ သ ဘော မတူပါ	သ ဘော မတူပါ	မ သေ ချာ ပါ	သ ဘော တူသ ည်	လုံးဝ သ ဘော တူသ ည်
၁	City Mall Online သည် ကျွန်ုပ်အား ပစ္စည်းပြန်လဲနိုင်ရန် အဆင်ပြေသော ရွေးချယ်ခွင့်ကို ပေးပါသည်။					
၂	City Mall Online သည် ပျက်စီး၍ရောက်လာသောပစ္စည်းအား ပစ္စည်းအသစ်တစ်ခုဖြင့်အစားထိုးပေးပါသည်။					
၃	City Mall Online သည် အာမခံချက်ကောင်းများ ပေးပါသည်။					
၄	City Mall Online သည် ကျွန်ုပ်၏ငွေပေးချေမှုလုပ်ငန်းစဉ်ကို ပြီးမြောက်အောင် မလုပ်ဆောင်နိုင်ပါက လုပ်ဆောင်ရမည့် နည်းလမ်းကို ပြောပေးပါသည်။					

၅	City Mall Online သည် ပြဿနာများကိုချက်ချင်းဖြေရှင်းပေးပါသည်။					
<b>၁.၂ လျော်ကြေးငွေ</b>						
၆	City Mall Online သည် လုပ်ငန်းကြောင့်ဖြစ်ပေါ်သော ပြဿနာများအတွက် လျော်ကြေးများပေးပါသည်။					
၇	City Mall Online သည် ကျွန်ုပ်၏အမှာကို အချိန်မီရောက်မလာသောအခါ၌ လျော်ကြေးပေးဆောင်ပါသည်။					
၈	City Mall Online သည် ကျွန်ုပ်ပြန်လဲချင်သောပစ္စည်းကို ကျွန်ုပ်၏အိမ်သို့မဟုတ် အလုပ်သို့လာရောက်ယူဆောင်ပေးပါသည်။					
<b>၁.၃ ဆက်သွယ်မှု</b>						
၉	City Mall Online သည် ဆက်သွယ်ရန် ဖုန်းနံပါတ်ကို ပေးပါသည်။					
၁၀	City Mall Online တွင် အွန်လိုင်းဖောက်သည် ဝန်ဆောင်မှု ကိုယ်စားလှယ်များလည်းရှိသည်။					
၁၁	City Mall Online သည် ပြဿနာတစ်ခုရှိလာတဲ့ အခါ သက်ရှိလူသားနှင့် စကားပြောနိုင်ပါသည်။					
<b>၂. ဈေးဝယ်သူ၏ စိတ်ကျေနပ်မှု</b>						
၁၂	City Mall Online တွင် မကြိုက်သောပစ္စည်းများကို ပြန်လဲနိုင်သောကြောင့်သဘောကျပါသည်။					

၂	City Mall Online သည် အာမခံချက်ရှိသောကြောင့် သဘောကျပါသည်။					
၃	City Mall Online သည် ကုန်အမှတ်နှင့်ပတ်သတ်သော ပြဿနာများကို ဖြေရှင်းပေးသောကြောင့် သဘောကျပါသည်။					
၄	City Mall Online တွင် ပြဿနာတစ်ခုပေါ်ပေါက်ခဲ့ပါက လျော်ကြေးပေးသော အစီအစဉ်ကို သဘောကျပါသည်။					
၅	City Mall Online တွင် မကျေနပ်မှုများရှိပါက အလွယ်တကူတိုင်ကြားနိုင်သောကြောင့်သဘောကျပါသည်။					
၆	ပြဿနာတစ်ခုရှိလာတဲ့အခါ သက်ရှိလူသားကို စကားပြောနိုင်စွမ်းရှိသောကြောင့် သဘောကျပါသည်။					
<b>၃. ဖောက်သည်သစ္စာရှိမှု</b>						
၁	City Mall Online နှင့်ပတ်သက်ပြီး အပြုသဘောဆောင်သည့်အရာများကို အခြားသူများထံ ပြောပြပါသလား။					
၂	သင့်အကြံပြုချက်ကို ရှာနေသူတစ်ဦးအား City Mall Online ကို အကြံပြုလိုပါသလား။					
၃	City Mall Online မှ ဝယ်ယူရန် သူငယ်ချင်းများနှင့် အခြားသူများကို အားပေးပါသလား။					

၄	City Mall Onlineသည် အနာဂတ်တွင်ဈေးဝယ်ခြင်းအတွက် သင့်၏ပထမဆုံးရွေးချယ်မှုအဖြစ် ယူဆပါသလား။					
၅	လာမည့်လများအတွင်း City Mall Online မှ ပိုမိုဝယ်ယူခြင်ပါသလား။					



## APPENDIX II

### E-RESPONSIVENESS

#### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	N of Items
.765	5

#### Item Statistics

	Mean	Std. Deviation	N
ER1	3.53	1.159	100
ER2	3.40	1.247	100
ER3	3.30	1.115	100
ER4	4.16	.918	100
ER5	3.32	1.171	100

### E-COMPENSATION

#### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	N of Items
.730	3

#### Item Statistics

	Mean	Std. Deviation	N
EC1	3.28	1.155	100
EC2	2.91	1.181	100
EC3	3.04	1.197	100

## E-CONTACT

### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.880	3

### Item Statistics

	Mean	Std. Deviation	N
EContact1	4.51	.847	100
EContact2	4.27	1.033	100
EContact3	4.26	1.001	100

## CUSTOMER SATISFACTION

### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.774	6

### Item Statistics

	Mean	Std. Deviation	N
CS1	3.34	1.165	100
CS2	3.32	1.118	100
CS3	3.72	1.036	100
CS4	3.66	1.139	100
CS5	4.09	1.173	100
CS6	4.18	1.095	100

## CUSTOMER LOYALTY

### Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.821	5

### Item Statistics

	Mean	Std. Deviation	N
CL1	4.01	.948	100
CL2	3.92	.872	100
CL3	3.80	.974	100
CL4	3.30	1.087	100
CL5	3.63	.991	100

### Correlations

		E-Responsiveness	E-Compensation	E-Contact	Customer Satisfaction
E-Responsiveness	Pearson Correlation	1	.586**	.554**	.673**
	Sig. (2-tailed)		.000	.000	.000
	N	100	100	100	100
E-Compensation	Pearson Correlation	.586**	1	.222*	.541**
	Sig. (2-tailed)	.000		.026	.000
	N	100	100	100	100
E-Contact	Pearson Correlation	.554**	.222*	1	.642**
	Sig. (2-tailed)	.000	.026		.000
	N	100	100	100	100
Customer Satisfaction	Pearson Correlation	.673**	.541**	.642**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	100	100	100	100

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

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

# THE EFFECT OF E-SERVICE RECOVERY ON CUSTOMER SATISFACTION

## Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	E-Contact, E-Compensation, E-Responsiveness	.	Enter

a. Dependent Variable: Customer Satisfaction

b. All requested variables entered.

## Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.782 <sup>a</sup>	.612	.600	.48620	1.919

a. Predictors: (Constant), E-Contact, E-Compensation, E-Responsiveness

b. Dependent Variable: Customer Satisfaction

## ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.790	3	11.930	50.467	.000 <sup>b</sup>
	Residual	22.693	96	.236		
	Total	58.483	99			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), E-Contact, E-Compensation, E-Responsiveness

## Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.353	.281		1.254	.213		
	E-Responsiveness	.250	.088	.263	2.834	.006	.468	2.137
	E-Compensation	.264	.072	.291	3.662	.000	.642	1.559
	E-Contact	.383	.069	.432	5.591	.000	.677	1.476

a. Dependent Variable: Customer Satisfaction

## Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.1966	4.8415	3.7183	.60126	100
Residual	-2.07432	1.59093	.00000	.47878	100
Std. Predicted Value	-2.531	1.868	.000	1.000	100
Std. Residual	-4.266	3.272	.000	.985	100

a. Dependent Variable: Customer Satisfaction

# THE EFFECT OF E-SERVICE RECOVERY ON CUSTOMER LOYALTY

## Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	Customer Satisfaction	.	Enter

a. Dependent Variable: Customer Loyalty

b. All requested variables entered.

## Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.669 <sup>a</sup>	.448	.431	.56295	2.059

a. Predictors: (Constant), E-Contact, E-Compensation, E-Responsiveness

b. Dependent Variable: Customer Loyalty

## ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	24.714	3	8.238	25.994	.000 <sup>b</sup>
	Residual	30.424	96	.317		
	Total	55.138	99			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), E-Contact, E-Compensation, E-Responsiveness

## Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.002	.326		3.075	.003		
	E-Responsiveness	.321	.102	.348	3.139	.002	.468	2.137
	E-Compensation	.315	.083	.153	1.61	.110		
	E-Contact	.271	.079	.315	3.416	.001		

a. Dependent Variable: Customer Loyalty

## Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4550	4.6360	3.7320	.49963	100
Residual	-1.46213	1.52631	.00000	.55436	100
Std. Predicted Value	-2.558	1.809	.000	1.000	100
Std. Residual	-2.597	2.711	.000	.985	100

a. Dependent Variable: Customer Satisfaction

## THE EFFECT OF E-SERVICE RECOVERY AND CUSTOMER SATISFACTION ON CUSTOMER LOYALTY

### Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	E-Contact, E-Compensation, E-Responsiveness Customer Satisfaction	.	Enter

a. Dependent Variable: Customer Loyalty

b. All requested variables entered.

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.715 <sup>a</sup>	.511	.490	.53281

a. Predictors: (Constant), E-contact, E-compensation, E-responsiveness, Customer Satisfaction

b. Dependent Variable: Customer Loyalty

### ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	28.169	4	7.042	24.807	.000 <sup>b</sup>
	Residual	26.969	95	.284		
	Total	55.138	99			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), E-Contact, E-Compensation, E-Responsiveness, Customer Satisfaction

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.864	.311		2.780	.007
	Customer Satisfaction	.390	.112	.402	3.489	.001
	E-Responsiveness	.223	.101	.242	2.217	.029
	E-Compensation	.032	.084	.036	.375	.709
	E-Contact	.122	.087	.141	1.406	.013

a. Dependent Variable: Customer Loyalty

## **APPENDIX III**

### **TERMS & CONDITIONS**

These Terms and Conditions govern your use of the City Mall Online website (www.citymall.com.mm) (the "Website") operated by City Mart Holding Company Limited ("CMHL", "we" or "us") and your relationship with CMHL, including any purchases made on or through the Website.

#### **Terms and conditions of use of the website**

By registering for and/or using the Website you agree to comply with these Terms and Conditions.

#### **1. Account**

- 1.1 You must register with an account and login before you can place orders on the Website. You are responsible for ensuring that the details you provided on registration or at any time are complete and correct.
- 1.2. When you register for the Website, you will be asked to create a password. You are responsible for keeping this password confidential. You are responsible for all activities and orders that occur under your password. You should inform us immediately if you have any reason to believe that your password has become known to anyone else or if the password is being used in an unauthorized manner.
- 1.3. By registering for the Website, you consent to receive promotional communication and newsletters from CMHL. You may opt out at any time either by unsubscribing in "My Account" or by contacting customer services on the details given on the Website ("Customer Services").

#### **2. Availability on the Website**

- 2.1. Although CMHL aims to offer the best service possible, CMHL makes no promise that the service on the Website will meet your requirements. CMHL cannot guarantee that the service will be fault free. If a fault occurs in the service, you should report it to Customer Service Team and we will attempt to correct the fault.
- 2.2. Your access to the Website may be occasionally restricted to allow for repairs, maintenance or the introduction of new facilities or services.

### **3. Intellectual Property**

- 3.1. The contents of the Website are the sole property of CMHL and may not be copied, reproduced or used for any commercial purpose without the consent of CMHL.
- 3.2. You may not use the {City Mall} trademark or any other trademarks of CMHL without the consent of CMHL.

### **4. Right to suspend or cancel your account**

- 4.1. CMHL may suspend or cancel your account with the Website immediately at our discretion if:
  - 4.1.1. you breach any obligation under these Terms and Conditions;
  - 4.1.2. we have any reason to believe that you are using the Website for any fraudulent purpose; or
  - 4.1.3. you breach any law or regulation in the course of using the Website.

### **5. Third party content**

5. 1. The Website may include third party content including advertising, sponsorship or customer reviews or links to third party content. CMHL is not responsible for ensuring that the third-party content complies with relevant laws and regulations and will not be responsible for any error or inaccuracy in the third-party content.

### **Terms and conditions of sale**

By placing an order through the Website, you agree to comply with these Terms and Conditions.

#### **1. Contract and right of cancellation**

- 1.1. We reserve the right to cancel an order in any of the following cases:
  - (a) if we suspect that you have undertaken a fraudulent transaction;
  - (b) if we suspect that you have undertaken a transaction which does not conform to or violates these Terms and Conditions;
  - (c) if we suspect that you have misused a promotion code;
  - (d) for any reason outside our control including if we encounter delivery related logistical difficulties; or
  - (e) if we suspect that you are using our services to on-sell products to another party.



- 1.2. You may cancel your order before 2. 00 pm, one day prior to the start of the time slot for which you have placed the order by telephoning Customer Care.

## **2. Availability of Products**

- 2.1. In all circumstances, we will try to fulfill the items in the order that you have placed. However, if we are unable to supply any product or products which you have ordered, we will inform you about the same. The price of the unavailable product shall be deducted from the final order amount. In no event will we be liable to you for unavailability of the products.

## **3. Delivery and payment**

- 3.1. Delivery will be made to the address specified by you on the completed order form.
- 3.2. Delivery times will be agreed with you at the time of placing your order.
- 3.3. We will deliver your order to the main entrance of the delivery address. At your request, our driver may carry your order into the delivery address, for example, to a particular floor in an apartment block or into your kitchen but only if: A. the driver has your permission and B. our driver believes that it is safe and practical to do as you request. We always reserve the right to deliver only to the main entrance of the delivery address.
- 3.4. Please note that we deliver goods only to specified townships within Yangon. The details of the townships we deliver to area available in the drop-down menu when placing an order or when the website triggers an option to select township - if a township is not listed, we do not currently deliver to that township.
- 3.5. All goods must be signed for by an adult aged 18 years or over. If no adult is available to receive the products, or if you have supplied an incorrect or incomplete delivery address, a further charge may be incurred for delivering the products at another time.
- 3.6. We make every effort to deliver the products at the time agreed with you. We will not, however, be liable if we fail to deliver the products at such time due to circumstances beyond our control (such as traffic).
- 3.7. Please make payments for orders in Myanmar Kyat (MMK) to our staff at the time of delivery. In the near future, we look forward to introducing different modes of payment.

#### 4. Returns and refunds

- 4.1. We have a "no questions asked" return and refund policy which entitles you to return a product at the time of delivery if for any reason you are not satisfied with the quality or freshness of the product.
- 4.2. Our driver will take the returned product back with them and you do not need to pay for the returned product. The cost of the returned product will be deducted from the total amount due for your order by our driver at the time of delivery.
- 4.3. Please note that, in all the cases, we reserve the right to not accept returns or refunds of the products after order has been accepted by you. However, in certain circumstances, we may accept the return of products and exchange with them within 7 days of delivery. We will not be able to entertain any request for exchange post the period of 7 days from the day of delivery.
- 4.4. The store specific return policy on the City Mall platform is as follows:

<b>City Mart Grocery (Non-Fresh)</b>			
Return/Refund Reasons	Return at the time of delivery	Within 7 Day Return	Product Condition for Return
Wrong Product	Yes, no questions asked	No	-
Bad Quality	Yes, no questions asked	Yes, only damaged or expired (To Be Decided by City Mall Customer Care), only exchange no refund	-
<b>City mart Grocery (Fresh)</b>			
Return/ Refund Reasons	Return at the time of delivery	Within 7 Day Return	Product Condition for Return
Wrong Product	Yes, no questions asked	No	-
Bad Quality	Yes, no questions asked	No	-

<b>City Care</b>			
Return/ Refund Reasons	Return at the time of delivery	Within 7 Day Return	Product Condition for Return
Wrong Product	Yes, no questions asked	No	-
Bad Quality	Yes, no questions asked	No	-
<b>City Baby Club</b>			
Return/ Refund Reasons	Return at the time of delivery	Within 7 Day Return	Product Condition for Return
Wrong Product	Yes, no questions asked	Yes, only exchange of same or higher price	New, sealed, gifts with price tags
Bad Quality	Yes, no questions asked	Yes, excluding underwear, accessories etc due to hygiene related reasons	New with all accessories, gifts with price tags
<b>Safari Books</b>			
Return/ Refund Reasons	Return at the time of delivery	Within 7 Day Return	Product Condition for Return
Wrong Product	Yes, no questions asked	No	-
Bad Quality	Yes, no questions asked	No	-
<b>Ocean electronics</b>			
Return/ Refund Reasons	Return at the time of delivery	Within 7 Day Return	Product Condition for Return
Wrong Product	Yes, no questions asked	Yes, only exchange of same or higher price	New, sealed, gifts with price tags
Bad Quality	Yes, no questions asked	Yes, only exchange of same or higher price	New with all accessories, gifts with price tags

For Heavy Electronic Items, in case there are any issues with, the customer needs to contact the City Mall Online customer care within 7 days from the day of delivery. Post that, the customer should contact the Service Center of the brand the details of which are provided on the Warranty Card provided with the item as well as on the Product Page/ Photos on the website.

## **5. Product information**

5.1. While we work to ensure product information on the website is correct, actual product packaging and materials may be different from that displayed on our website and ingredients may change. All information about the products on the website is provided for information only. We recommend that you do not rely solely on the information presented on the website. Please always read labels, warnings and directions provided with the product before use.

## **6. Conditions of Sale for Purchase from Third Party Sellers**

6.1 At City Mall Online as well as offering products for sale by CHML, we also facilitate sales to customers by non-CMHL third party sellers (Merchants). The following additional terms apply to all such sales:

- a. Your order is the acceptance of Merchant's offer to sell their product listed on our website on the terms and conditions of Merchant for the sale, which incorporate these terms and conditions of sale as between you and Merchant.
- b. CMHL will accept payment from you and will arrange for delivery of goods to you on behalf of Merchant but CMHL is not the seller of Merchant products and your contract for the sale and purchase of the products is with the Merchant alone.
- c. The terms of your contract with the Merchant include price, delivery costs, payment method (cash), payment terms, date and time slot of delivery, any warranties (including as from Merchant required under laws), return of products, customer service and any after-sales service. You must ensure that you have obtained a copy of Merchant' s terms and conditions of sale and that you are agreeable to these before placing your order. The Delivery and payment and return and refund clauses apply as part of your contract with the Merchant.

- d. CMHL is not a party to your contract with Merchant and will not involve itself in any claims you may make against Merchant including any disputes in that regard.
- e. The amount of stock and availability of the products offered by Merchants for sale is in the sole control of Merchant. Merchant retains the right to cancel your order in its sole discretion for any reason. CMHL may cancel your order in its sole discretion including where the products or Merchant are removed from our website for any reason. To the maximum extent permitted by law, CMHL disclaims all warranties and liabilities to you in respect of your purchases of the products and any claims which you may have should be settled with the Merchant direct.

<b>Category</b>	<b>Return</b>
<b>Groceries and Pets</b>	
Return Reasons	Post Delivery
Wrong Product Delivered	No Returns (unless specified in Product Description); Exchange only
Bad Quality	
<b>Health and Beauty</b>	
Return Reasons	Post Delivery
Wrong Product Delivered	No Returns (unless specified in Product Description); Exchange only
Bad Quality	
<b>Electronic Appliances</b>	
Return Reasons	Post Delivery
Wrong Product Delivered	7 Days Returns (Read conditions of Return below); Exchange only
Bad Quality	
<b>Book &amp; Magazines</b>	
Return Reasons	Post Delivery
Wrong Product Delivered	No Returns (unless specified in Product Description); Exchange only
Bad Quality	
<b>Consumer Electronic Product</b>	
Return Reasons	Post Delivery
Wrong Product Delivered	7 Days Returns (Read conditions of Return below); Exchange only
Bad Quality	

<b>Consumer Electronic Product' Accessories</b>	
Return Reasons	Post Delivery
Wrong Product Delivered	No Returns (unless specified in Product Description); Exchange only
Bad Quality	
<b>TVs and Cameras</b>	
Return Reasons	Post Delivery
Wrong Product Delivered	7 Days Returns (Read conditions of Return below); Exchange only
Bad Quality	
<b>Furniture's and Home Deco's</b>	
Return Reasons	Post Delivery
Wrong Product Delivered	7 Days Returns (Read conditions of Return below); Exchange only
Bad Quality	
<b>Toys, Baby and Kids</b>	
Return Reasons	Post Delivery
Wrong Product Delivered	No Returns (unless specified in Product Description); Exchange only
Bad Quality	
<b>Fashion Products</b>	
Return Reasons	Post Delivery
Wrong Product Delivered	3 Days Returns (Read conditions of Return below); Exchange only
Bad Quality	

## 6.2 Valid Returns

- a. Damaged products
- b. Deliver wrong products, such as the size or color of the wrong product, etc.
- c. Products cannot be used
- d. Expired Items
- e. Products that are not as the same as description

6.3 Return Policy cannot be applicable if you don't want/need the product anymore.

6.4 If the product is returned to us in an inadequate condition, we reserve the right to reject your return.

6.5 If return reason is valid, we will replace with same item or credit equal as item's value (No Cash Refund)

- 6.6 Some items may have brand' s warranty. If our return policy has expired, you can contact merchant directly at their contact details on the warranty certificate attached with the package.
- 6.7 For damaged / defective Furniture, products with missing parts or product not as described, replacement will be offered. Replacement may be offered for the entire product or part(s) of the product.

## **7. Privacy**

- 7.1 The City Mall Online Privacy Policy details the matter in which information relating to you is collected, used and disclosed. It is hereby incorporated into these terms and conditions.
- 7.2 You should carefully read and understand our Privacy Policy, as by accessing our website and our apps you agree to be bound by the terms and conditions of the Privacy Policy and consent to the collection, storage and use of information relating to you as provided herein.
- 7.3 If you do not agree with the terms and conditions of our Privacy Policy, including in relation to the manner of collection or use of your information, please do not access or use the Website or our apps.

## **8. Coupons and Promo Codes**

From a time to time, the Company may at its discretion offer a user promotional codes or coupons entitling you to encash the applicable value of such codes/coupons against purchases made on the Marketplace . Unless specifically stated on the code or coupon, a promotional code or coupon shall:

- 8.1 Expire at 12:00 AM the day after the last day of the validity of the coupon code
- 8.2 The customers' total purchase amount (without delivery charges) must greater than the coupon discount amount so that the coupon code will work
- 8.3 Should only be used to waive off the amount of merchandise and not the delivery charge. \*For example: If you get 2000 Ks coupon code, you buy 10, 000 Ks item. The amount you have to pay is 10, 000 Ks since you need to pay delivery charges 2, 000 Ks. (Purchase amount 10, 000 Ks - Coupon code 2, 000 Ks) + Delivery charges 2000 Ks = 10, 000 Ks
- 8.4 Coupon code T&C can be varied based on promotion campaign

## **GENERAL**

### **1. Amendments**

We reserve the right to amend these Terms and Conditions at any time. You will be subject to the Terms and Conditions in force at the time that you use the website or place an order. If any of these Terms and Conditions is deemed invalid, void or for any reason unenforceable, that condition will be deemed severable and will not affect the validity and enforceability of any remaining condition.

### **2. Applicable law**

These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of the Union of Myanmar and any disputes will be decided only by the courts of Myanmar.

### **3. International use**

CMHL makes no promise that the Website is appropriate or available for use outside the Republic of the Union of Myanmar. If you choose to access the Website from locations outside the Republic of the Union of Myanmar you do so at your own risk and are responsible for complying with local laws.

### **4. Children**

If you are under 18 you may only register for or use the Website or place orders with the involvement of a parent or guardian. The sale of alcohol and tobacco products to minors is strictly prohibited and alcohol and tobacco products must not be sold to persons under 18 years of age. Proof of age checks for alcohol and tobacco products sales will be conducted to ensure compliance.

### **5. Our Contact details**

Our contact details are: City Mart Holding Limited



**Appendix IV**  
**Townships Being Delivered By CMO**

City Mall Online သည် အောက်ဖော်ပြပါ မြို့နယ်များသို့ ပုံမှန်ပို့ဆောင်ပေးနေပါသည်။

နံပါတ်	ရန်ကုန်	မန္တလေး
၁	အလုံ	အမရပူရ
၂	ဗဟန်း	အောင်မြေသာဇံ
၃	ဗိုလ်တစ်ထောင်	ချမ်းအေးသာဇံ
၄	ဒဂုံ	ချမ်းမြသာစည်
၅	ဒဂုံဆိပ်ကမ်း	မဟာအောင်မြေ
၆	ဒေါပုံ	ပြည်ကြီးတံခွန်
၇	အရှေ့ဒဂုံ (YUoE)	
၈	လှိုင်	
၉	လှိုင်သာယာ	
၁၀	အင်းစိန်	
၁၁	ကမာရွတ်	
၁၂	ကျောက်တံတားမြို့နယ်	
၁၃	ကြည့်မြင်တိုင်	
၁၄	လမ်းမတော်	
၁၅	လသာ	
၁၆	မရမ်းကုန်းမြို့နယ်	
၁၇	မင်္ဂလာဒုံ	
၁၈	မင်္ဂလာတောင်ညွန့်	
၁၉	မြောက်ဒဂုံ	
၂၀	မြောက်ဥက္ကလာပ	
၂၁	ပန်းဘဲတန်း	
၂၂	ပုဇွန်တောင်	
၂၃	စမ်းချောင်းမြို့နယ်	
၂၄	ရွှေပြည်သာ	
၂၅	တောင်ဒဂုံ	
၂၆	တောင်ဥက္ကလာပ	
၂၇	တာမွေ	
၂၈	သာကတ	
၂၉	သံလျင် (ကြယ်စင်မြို့)၊	

၃၀	သယံဇာတများ	
၃၁	ရန်ကင်း	

**Express Delivery**

Express Delivery မုဒ်သည် အသုံးပြုသူအား တစ်နာရီအတွင်း ပေးပို့မှုများ ရရှိစေပါသည်။ ရန်ကုန်မြို့တွင်း ရွေးချယ်ထားသောမြို့နယ်များတွင် အမြန်ပို့ဆောင်ပေးနေပါပြီ။ သင်ရွေးချယ်ထားသောမြို့နယ်အတွက် ကုန်ပစ္စည်းအမြန်ပို့ဆောင်နိုင်ပါက အမြန်ပို့ဆောင်မှုမုဒ် တွင်ပစ္စည်းကို လှည်းသို့ ထည့်နိုင်မည်ဖြစ်သည်။

နံပါတ်	ရန်ကုန်	နံပါတ်	ရန်ကုန်
၁	အလုံ	၁၁	မရမ်းကုန်းမြို့နယ်
၂	ဗဟန်း	၁၂	မင်္ဂလာတောင်ညွန့်
၃	ဗိုလ်တစ်ထောင်	၁၃	ပန်းဘဲတန်း
၄	ဒဂုံ	၁၄	ပုဇွန်တောင်
၅	လှိုင်	၁၅	စမ်းချောင်းမြို့နယ်
၆	ကမာရွတ်	၁၆	တောင်ဥက္ကလာပ
၇	ကျောက်တံတားမြို့နယ်	၁၇	တာမွေ
၈	ကြည့်မြင်တိုင်	၁၈	သင်္ဃန်းကျွန်း
၉	လမ်းမတော်	၁၉	ရန်ကင်း
၁၀	လသာ		

**မြို့တွင်း အိမ်အရောက်ပို့ပေးခြင်း**

1-2ရက်အတွင်း ရန်ကုန်မြို့တွင်း အရောက်ပို့ပေးပြီး 2-5ရက် အတွင်း မန္တလေးမြို့နှင့် အောက်ဖော်ပြပါမြို့နယ်များသို့ ပို့ဆောင်ပေးပါသည်။ ။

နေပြည်တော်	ပြင်ဦးလွင်	စစ်ကိုင်း	ရောဝတီတိုင်းဒေသကြီး	မွန်ပြည်နယ်	ပဲခူး	ရှမ်းပြည်နယ်
မူသိရီ	စုစုပေါင်း 15	မုံရွာ	ပုသိမ်	မုတ္တမ	ပဲခူး	တောင်ကြီးမြို့
ဒက္ခိဏသီရိ	ရပ်ကွက် (1 မှ 12 ရပ်ကွက် နှင့် 19၊20၊21 ရပ်ကွက်)	ချောင်းဦး		ချောင်းဆုံ	သနပ်ပင်	
ဥတ္တရသီရိ				မော်လမြိုင်	ပြည်လမ်း	
ပုဗ္ဗသီရိ					ရွှေတောင်	
ဇေယျာသီရိ						
ပျဉ်းမနား						
လယ်ဝေး						