

Impact of Website Quality and User Satisfaction on Consumer Loyalty in Lithuanian C2C E-Commerce Platforms

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Abstract. *This study was commenced to understand the effect of consumer satisfaction and website quality on loyalty in the Consumer to Consumer (C2C) E-Commerce business. This study used a survey method with the questionnaire as an instrument to gather the data required. As many as 400 respondents participated in this study, whereas all data was collected from those living in Lithuania and have used this website before. All data was then further processed and analysed using SPSS software. Descriptive statistics and regression analyses was used to determine website quality and satisfaction impact for consumer loyalty. After analysing all the gathered data, it can be concluded that website quality, and satisfaction positively affect customer loyalty in the C2C e-commerce business.*

Keywords: website quality, consumer loyalty, satisfaction, C2C E-commerce platforms.

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Introduction

E-business has emerged as one of the most prevalent business models today. According to Statista (2023), there were over 277 million active online stores globally in 2023. In the European Union alone, there were more than 23 million e-businesses in 2022, with this number steadily growing each year due to the increasing number of internet users. In Europe, factors such as rising purchasing power, economic growth, and higher education levels have significantly boosted the value of e-commerce (Roszko-Wójtowicz et al., 2024). Eurostat

(2024) reported that more than 250 million Europeans purchased products or services online in 2023, highlighting the sector's extensive reach.

The ongoing growth of e-commerce and the increasing consumer spending online have profound effects on daily life. As consumers spend more time browsing and shopping online, traditional sellers are increasingly shifting their operations to digital platforms. Consumer-to-consumer (C2C) e-commerce platforms such as eBay and AliExpress have become dominant players in the market, offering consumers the opportunity to sell products or services without the high costs of traditional business setups, such as website hosting fees. This model significantly lowers entry barriers and encourages more consumers to participate in online selling. However, the rise of online commerce has also introduced new challenges, such as fraud, identity theft, and scams.

Despite these risks, C2C platforms have achieved widespread success due to the benefits they offer to both buyers and sellers. According to Timotius et al. (2023), the success of C2C platforms is driven by their ability to facilitate direct communication between buyers and sellers, allowing for personalized interactions. These platforms also provide various payment and transaction options, often supported by rapid delivery systems in Europe. This personalized buying experience, moderated by the C2C platform, has become one of the most popular online activities. Given the growing importance of C2C platforms, it is crucial to understand their impact on consumer satisfaction and loyalty.

Consumer loyalty is a critical factor for businesses in the 21st century, particularly in the e-commerce space. Many researchers emphasize the significance of loyalty for e-businesses (Khoa, 2023; Younis et al., 2024; Asbari, 2023; Duffett et al., 2023). E-loyalty can be defined either behaviorally, as customers repeatedly returning to the same online store, or attitudinally, as customers forming emotional attachments and positive attitudes toward a particular online retailer (Younis et al., 2024). Other scholars argue that e-loyalty is a rational process based on the best possible outcomes from the buyer-seller relationship. Despite variations in definition, all perspectives emphasize the buyer, seller, and platform relationship, with loyalty typically reflected in repeat purchases or continued use of the same website or service.

In a highly competitive environment where consumer needs constantly change, e-businesses must continuously improve their platforms to meet consumer expectations. Authors such as Asbari (2023), Ojochide and Decster (2023) and Radu (2024) argue that businesses must enhance platform usability and consumer-friendliness to foster loyalty. However, maintaining a competitive edge requires a deep understanding of how e-businesses impact consumer satisfaction and loyalty.

One key factor influencing consumer loyalty is website quality, which significantly shapes consumer satisfaction. Website quality is often viewed as a tool to help consumers achieve their goals (Ojochide & Decster, 2023; Drăghici et al., 2024). From a technical perspective, factors such as website functionality, speed, and security are crucial for positive consumer experiences (Josimovski et al., 2023; Savin et al., 2024). In the context of C2C e-commerce, website quality is often evaluated based on service quality, conversion rates, and consumers engagement. When consumers perceive a website as high-quality, they are more likely to be satisfied and potentially become loyal customers.

This study seeks to fill gaps in the literature by examining the impact of website quality and consumer satisfaction on customer loyalty within the context of Lithuania's most popular C2C e-commerce businesses. The choice of Lithuania is relevant due to its rapidly

growing e-commerce market and its increasing adoption of C2C platforms. Additionally, this study will take into account gender differences in how users perceive website quality, satisfaction, and loyalty. Research has shown that gender can influence consumer behavior, with female users often prioritizing aspects like security, personalization, and customer service more than male users, who may focus more on system performance and efficiency (Wilson, 2021). Understanding consumer loyalty in this specific context not only contributes to the broader literature on e-commerce but also provides insights for businesses looking to optimize their websites and foster customer retention in emerging markets.

Literature review

Website quality refers to the overall effectiveness of an online platform in delivering a positive user experience (Gomez et al., 2024). In the context of C2C e-commerce, website quality encompasses three critical components: content quality, system quality, and service quality. These elements collectively influence how consumers perceive the platform, ultimately impacting user satisfaction and consumer loyalty.

Content Quality

Content quality is a fundamental component of overall website quality, which encompasses the effectiveness and usability of an online platform. Website quality can be assessed through various aspects, including technical performance, visual appeal, and navigational ease (Zhou, Lu, and Wang, 2009). In the context of Consumer to Consumer (C2C) e-commerce websites, content quality significantly influences user experience, satisfaction, and ultimately consumer loyalty (Ashiq & Hussain, 2024).

High content quality includes several critical aspects that shape consumer behavior in C2C e-commerce. Accuracy and reliability are two key factors defining content quality. Content accuracy pertains to the correctness of information provided in product listings, user reviews, and other communications on the platform. Reliability, in this context, refers to the consistent delivery of accurate information over time, which fosters trust among users (Cai, Cebollada, & Cortiñas, 2023; De Corniere & Sarvary, 2023). In today's competitive landscape, where consumers can access similar information across various platforms, these factors become increasingly crucial for retaining user engagement.

Other significant elements of content quality include relevance, clarity, and timeliness. Relevance ensures that the information meets the needs and expectations of users, while clarity involves presenting content in a straightforward and understandable manner. Timeliness is essential, as it reflects the currency of the information provided. Content should be clear, concise, and easy to comprehend, necessitating proper use of language, grammar, and structure (Shih, Lai, & Cheng, 2023). Furthermore, keeping content up-to-date is vital for maintaining user trust and satisfaction (Cai, Cebollada, & Cortiñas, 2023).

In addition to textual quality, visual quality has become increasingly important in defining content quality. Visual elements, such as product images and videos, play a critical role in C2C e-commerce. Engaging visual content often drives quick and profitable sales, as it enhances user experience and facilitates purchasing decisions (Shen, Balakrishnan, & Cheng, 2024). High-resolution images, clear product representations, and compelling visuals contribute to overall satisfaction and increase the likelihood of conversions (Saoula et al., 2023). Moreover, interactive content—such as user-generated reviews, comments, and Q&A

sections—can significantly enhance consumer engagement. Higher engagement creates a safer and more trustworthy environment on the website.

Research indicates that there are notable gender differences in how content quality is perceived. Female users often place a higher value on detailed product descriptions and user-generated content, which helps them feel more secure and informed in their purchasing decisions (Wilson, 2021; Delcea et al., 2024). In contrast, male users may prioritize the overall functionality and presentation of content. Understanding these differences can help C2C platforms tailor their content strategies to better meet the diverse needs of their user base.

In summary, content quality is a crucial determinant of user satisfaction and loyalty in C2C e-commerce platforms. By ensuring that content is accurate, reliable, relevant, clear, timely, and visually appealing, platforms can significantly enhance the user experience, fostering greater consumer loyalty. Furthermore, acknowledging gender differences in content preferences can provide valuable insights for improving the overall effectiveness of content delivery on these platforms.

H1 Content quality has a positive effect on user satisfaction with the C2C business website.

Content Quality

System quality is an important component of overall website quality, which encompasses various technical aspects that contribute to a positive user experience. System quality primarily refers to the efficiency and effectiveness of the website's infrastructure, which significantly influences consumer satisfaction and loyalty in Consumer to Consumer (C2C) e-commerce environments (Abdullah, 2021; Giao, Vuong, & Quan, 2020).

System quality encompasses various factors, including load time, uptime, and overall performance. A website that loads quickly and operates smoothly, without frequent downtimes, significantly enhances the user experience. Research by Qalati (2021) highlights that slow loading times and frequent crashes can frustrate users, leading to decreased satisfaction and potential loss of loyalty. Therefore, ensuring high performance and reliability is crucial for maintaining consumer trust and encouraging repeat visits.

In the C2C e-commerce, where transactions and personal data exchanges are frequent, implementing robust security measures is paramount. Users must feel confident that their personal and financial information is protected against breaches and cyber-attacks. Essential practices in C2C business websites include secure payment gateways and rigorous data protection protocols (Redmiles et al., 2020). Wang and Law (2020) emphasize that security breaches can severely damage a website's reputation and erode consumer trust, which is often difficult to rebuild.

System quality also includes the website's UI and UX design. A well-designed UI/UX is fundamental to facilitating ease of navigation and overall user satisfaction. According to Saoula et al. (2023), intuitive design, clear navigation, and responsive layouts enhance user experiences by making it easy for users to find what they are looking for and complete transactions efficiently. Conversely, poorly designed interfaces can lead to frustration and increased bounce rates, negatively impacting consumer loyalty.

Additionally, system quality encompasses the website's compatibility across different devices and browsers (Roszko-Wójtowicz, 2024). In today's mobile-driven world, it is essential to ensure that websites perform well on various devices, including smartphones

and tablets. This adaptability is crucial for staying competitive and meeting evolving consumer needs.

System quality is a multifaceted component of website quality that significantly influences consumer satisfaction and loyalty in C2C e-commerce. By focusing on performance, security, scalability, UI/UX design, and compatibility, e-commerce websites can create a reliable, efficient, and user-friendly environment that fosters consumer trust and encourages repeat business (Wang & Law, 2020; Ashiq & Hussain, 2024). Moreover, it is essential to recognize gender differences in perceptions of system quality. Studies indicate that female users may place a greater emphasis on security features and the usability of the interface, while male users may prioritize speed and performance (Wilson, 2021; Declea et al., 2024). Understanding these differing preferences allows C2C platforms to tailor their system quality improvements to better serve their diverse user base, ultimately enhancing satisfaction and loyalty.

H2 System quality has a positive effect on user satisfaction with the C2C business website.

Service quality

Service quality in Consumer to Consumer (C2C) e-commerce refers to the effectiveness and efficiency of customer support services, including communication channels, responsiveness, and problem resolution (Qalati et al., 2021). Effective communication channels, such as live chat, email support, and customer service hotlines, are essential for addressing consumer needs and issues. Ojochide and Decster (2023) emphasize that the availability of multiple support channels allows consumers to reach out in their preferred method, thereby enhancing satisfaction and trust in the website.

Service quality encompasses multiple aspects, such as responsiveness and effective problem resolution. Consumers expect timely responses to their inquiries, and quick, efficient replies demonstrate that the platform values its customers, providing a positive experience (Wilson, 2021; Alfatih & Pradana, 2023). Slow or unresponsive customer service can lead to frustration and dissatisfaction, potentially driving consumers to seek alternatives. Investing in well-trained support staff and advanced customer service technologies can significantly improve responsiveness and overall service quality. Furthermore, effective resolution of issues satisfies immediate consumer needs and contributes to long-term loyalty (Ojochide & Decster, 2023). A robust problem resolution process includes clear communication, a thorough understanding of the consumer's issue, and a timely satisfactory solution. Khoa (2023) highlights that successful problem resolution can transform a potentially negative experience into a positive one, reinforcing consumer trust and loyalty.

In addition to resolving issues, service quality includes customer engagement, which involves anticipating consumer needs and addressing potential issues before they escalate (Wang, 2023). Proactive measures, such as sending order updates, providing detailed product information, and offering personalized recommendations, can significantly enhance the consumer experience. Wilson (2021) suggests that engagement and prompt responses help build strong relationships with consumers on C2C platforms, making them feel valued and increasing their likelihood of returning to the website.

Another important aspect of service quality is personalization, which tailors the shopping experience to individual consumer preferences and behaviors. Personalization can manifest through customized product recommendations, targeted marketing messages, and

personalized user interfaces (Kozakiewicz & Lienstromberg, 2022). Wang (2023) notes that personalization enhances the relevance of the shopping experience, making it more enjoyable and increasing the chances of repeat purchases.

Importantly, research indicates that gender differences influence perceptions of service quality. Female consumers often prioritize aspects like responsiveness and personalized communication, which enhance their overall satisfaction with customer service. In contrast, male consumers may place more emphasis on the efficiency and effectiveness of problem resolution (Wilson, 2021). Understanding these gender-specific preferences allows C2C platforms to tailor their customer service strategies, enhancing engagement and satisfaction among diverse user groups.

Service quality also extends to reliability, which is crucial in C2C e-commerce (Wilson, 2021). The response time and personal attention in service delivery build consumer trust and ensure a positive reputation for the website. Giao, Vuong, and Quan (2020) emphasize that reliability involves maintaining high standards in customer service, regardless of the situation, which is essential for fostering long-term consumer loyalty. This reliability extends to after-sales services, which include handling returns, exchanges, and refunds. Wang (2023) points out that a smooth after-sales process can significantly enhance the consumer's overall experience and satisfaction.

In conclusion, service quality is a comprehensive component of website quality that significantly impacts consumer satisfaction and loyalty in C2C e-commerce. By focusing on effective communication, responsiveness, problem resolution, proactive engagement, personalization, reliability, and after-sales service, e-commerce websites can create a supportive and trustworthy environment for consumers, catering to the diverse needs and preferences of all users.

H3 Service quality has a positive effect on user satisfaction with the C2C business website.

Consumer satisfaction and loyalty

Consumer satisfaction and loyalty are well known, widely analyzed elements that determine the success and sustainability of Consumer to Consumer (C2C) e-commerce websites. Despite that, they have to be constantly analyzed due to change of consumer needs and technology development (Lu, Huang, & Wang, 2024). Satisfaction, influenced by various aspects of website quality such as content, system, and service quality, is crucial for building a loyal customer base. Consumer satisfaction refers to the degree to which a consumer's expectations are met by the products and services provided by an e-commerce websites. High levels of satisfaction are achieved when consumers find that their needs and expectations are consistently met or exceeded. According to (Younis et al., 2024), satisfied consumers are more likely to return to the website, make repeat purchases, and recommend the website to others.

One of critical determinants of consumer satisfaction is the overall user experience on the website. This includes the mix of content, system and service quality of the website, like the speed of transactions, the quality of product information, effectiveness of customer service. Corniere, & Sarvary, (2023) highlights that a enjoyable user experience significantly boosts consumer satisfaction. Ensuring high-quality content, reliable system performance, and efficient customer service can collectively enhance the overall user experience, thereby increasing satisfaction.

Loyalty refers to a consumer's commitment to repurchase or continue using a brand or website despite the availability of alternatives. Loyalty is built over time through consistent positive experiences and trust. According to Wilson, (2021), loyal consumers are not only repeat buyers but also advocates who actively promote the website to others, driving organic growth and reducing marketing costs. Consumer satisfaction have a big impact to loyalty. Satisfied consumers are more likely to become loyal customers, regarding to their positive experiences, trust and commitment to the website (Khoa 2023). As noted by Younis et al., (2024), the transition from satisfaction to loyalty involves consistent delivery of high-quality services and products. This consistency ensures that consumers develop a strong relationship with the website, making them less likely to switch to competitors. Even more this relationship could build emotional connection. Emotional connection can be related through personalized experiences, engaging content, and customer service.

Another important factors that build satisfaction and loyalty is trust. Trust is built through transparency, reliability, and the assurance of security. In the context of C2C e-commerce, where transactions often occur between individuals, the website role in facilitating secure and trustworthy interactions is very important. Saoula et al., (2023) emphasizes that websites must implement security measures, transparent policies, and effective website resolution mechanisms to build and maintain consumer trust. Trust in C2C business type website researches mostly integrated through question in quality constructs.

H4 Website satisfaction positively affects loyalty in C2C business website.

Consumer satisfaction and loyalty are critical factors to success of C2C e-commerce websites. By focusing on delivering a high-quality user experience, building trust, fostering emotional connections and providing perceived value, websites can ensure high levels of consumer satisfaction and cultivate a loyal customer base. These content, system and service quality elements collectively contribute to website growth, competitive advantage, and long-term success in the dynamic C2C e-commerce market.

The research model conceptualizes the relationships between website quality dimensions, consumer satisfaction, and consumer loyalty within C2C e-commerce platforms. This model is constructed based on a synthesis of findings from the literature review, aligning with theories in the fields of e-commerce and consumer behavior.

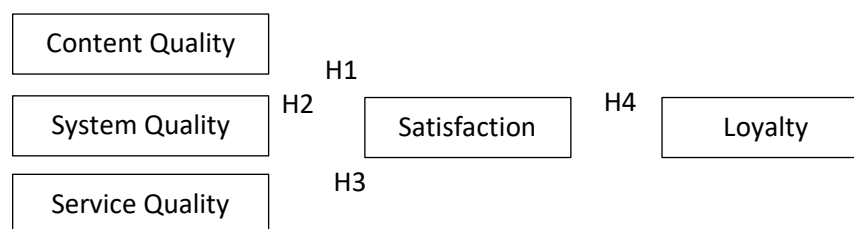


Figure 1. Research model

Source: Author's own research

Content quality refers to the accuracy, relevance, and comprehensiveness of the information provided on the website. In this model, it is hypothesized that superior content quality positively influences consumer satisfaction. Accurate and engaging content improves the consumers' perception of the website, enhancing satisfaction. System quality reflects the technical performance of the website, including its reliability, speed, and usability. The model suggests that a well-functioning system is crucial for achieving high levels of consumers

satisfaction, as technical glitches or a poorly designed interface can hinder the user experience. Service quality encompasses the responsiveness, support, and after-sales services offered by the platform. This construct is anticipated to significantly affect consumer satisfaction, as efficient and reliable support fosters trust and a positive user experience. Satisfaction serves as a mediating variable in this model. It captures users' overall evaluation of their experience with the e-commerce platform. The model hypothesizes that higher satisfaction with content, system, and service quality directly leads to increased consumer loyalty. Consumer loyalty is the ultimate dependent variable in this framework. It represents users' intention to continue using the platform and recommend it to others. The model posits that consumer satisfaction is a strong determinant of loyalty, underscoring the critical role of a satisfying experience in fostering repeat usage and advocacy.

Research Methodology

This study used a quantitative research design to explore the relationship between website quality, user satisfaction, and consumer loyalty within the context of a Lithuanian Consumer-to-Consumer (C2C) e-commerce platform. The approach was chosen to ensure objectivity and the ability to generalize findings, given the widespread use of quantitative methods in similar studies.

Sampling and Participants

The target population consisted of active users of a prominent Lithuanian C2C e-commerce platform. A random sampling technique was applied to select participants, ensuring representativeness across demographic groups such as age, gender, and geographic distribution within Lithuania. Eligibility criteria included users who had completed at least one transaction on the platform within the past six months to guarantee relevance and accuracy of responses.

A total of 400 participants were recruited, a sample size determined through power analysis to achieve statistically significant results. This size provides robust statistical power for identifying relationships between the studied variables, ensuring findings are generalizable to the broader population of platform users.

Data Collection Instrument and analysis

Data collection was conducted using a structured, closed-ended questionnaire adapted from validated tools in prior research (Kumar & Kashyap, 2018; Chiu & Won, 2016; Hung, 2017). The questionnaire was divided into several sections:

1. Content Quality: Items assessed accuracy, relevance, reliability, and clarity.
2. System Quality: Items covered usability, design, structure, and functionality.
3. Service Quality: Items evaluated communication, responsiveness, service alignment, and security.
4. Satisfaction: Items measured the extent to which user needs, expectations, and overall experiences were met.
5. Loyalty: Items included return intentions, recommendations, and feedback sharing.

All items were rated on a 5-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree." Demographic information, including age and gender, was also collected to explore potential moderating effects.

The survey was distributed online through the platform's user network, ensuring ease of access and high response rates. To enhance the reliability of responses, participation was voluntary, and respondents were assured of confidentiality. The survey was conducted over four weeks, yielding a response rate of approximately 80%.

Collected data were analyzed using SPSS version 26, supported by the PROCESS macro for regression analysis. Descriptive statistics were used to summarize demographic data and key variables. The study employs regression modeling to test the hypothesized relationships between the constructs in the proposed research model (Figure 1). The regression analysis allows for the quantification of the effects of Content Quality, System Quality, and Service Quality on Satisfaction, as well as the subsequent impact of Satisfaction on Consumer Loyalty. Additionally, gender differences were explored using independent-sample t-tests to identify variations in perceptions of website quality.

Reliability was ensured through Cronbach's alpha, with all constructs demonstrating internal consistency scores above 0.70, indicating acceptable reliability. The questionnaire's validity was established through pilot testing on a small sample, and adjustments were made to ensure clarity and cultural relevance in the Lithuanian context.

Limitations

While this study provides valuable insights into consumer behavior on a Lithuanian C2C platform, it is important to consider the contextual limitations. The focus on a single Lithuanian platform may limit the generalizability of the findings to other regions or platforms. However, the random sampling method and representative demographic aim to enhance the applicability of the results within Lithuania.

Results

Content quality category shows that content quality is rated quite high, but the ratings are not very diverse as the standard deviation is low, indicating a concentration of ratings around the mean ($M = 3.59$, $SD 0.76$). System quality is rated the highest among all quality categories ($M = 3.67$). The standard deviation shows that consumers' opinions on system quality are quite uniform ($SD 0.77$). Service quality is rated lower than content and system quality ($M = 3.39$). The standard deviation ($SD 0.81$) indicates a slightly higher diversity of ratings, but still, most ratings are concentrated around the mean. The mean loyalty rating is the lowest among all indicators, which may indicate that consumers are not highly loyal ($M = 3.23$). The highest standard deviation ($SD 0.89$) shows that loyalty ratings are the most scattered, meaning consumers' opinions on loyalty vary greatly.

Table 1. Descriptive Statistics of the Study Results

Category	Mean	Standard Deviation
Content Quality	3.59	0.76
System Quality	3.67	0.77
Service Quality	3.39	0.81
Satisfaction	3.44	0.88
Loyalty	3.23	0.89

Source: Author's own research

Summarizing descriptive statistics results, it is evident that system quality is rated the highest, while loyalty is rated the lowest. The ratings for content and system quality indicate that these areas are strong and fairly consistent. Service quality and satisfaction are also rated moderately, but there is a greater diversity of ratings in these areas. The lowest loyalty ratings and the highest standard deviation suggest that this area could be improved to achieve higher consumers satisfaction and loyalty.

The results of a C2C online store indicate that in all scales, women rated the website quality categories and expressions of loyalty higher compared to men. The largest difference in ratings is observed in the loyalty category, with a difference of 0.44 points. The smallest difference is observed in the system quality category, with a difference of 0.29 points. There is a consistent difference in the ratings between male and female respondents.

Table 2. Comparison of research results by gender (C2C website store)

	Gender				t	df	p
	Woman		Man				
	Mean	Standard Deviation	Mean	Standard Deviation			
Content Quality	3.77	0.73	3.42	0.75	4.785	398	0.000
System Quality	3.82	0.70	3.53	0.82	3.778	398	0.000
Service Quality	3.56	0.77	3.24	0.82	4.010	398	0.000
Satisfaction	3.62	0.81	3.27	0.90	4.052	398	0.000
Loyalty	3.42	0.89	3.03	0.95	4.494	398	0.000

Source: Author's own research

Women rated content quality with a mean score of 3.77 and a standard deviation of 0.73, while men rated it at 3.42 with a standard deviation of 0.75. The t-test showed $t = 4.785$, $df = 398$, and $p = 0.000$, indicating a statistically significant difference. System quality was rated by women with a mean score of 3.82 ($SD = 0.70$) and by men with a mean score of 3.53 ($SD = 0.82$), $t = 3.778$, $df = 398$, $p = 0.000$. Service quality was rated by women with a mean score of 3.56 ($SD = 0.77$) and by men with a mean score of 3.24 ($SD = 0.82$), $t = 4.010$, $df = 398$, $p = 0.000$. Satisfaction was rated by women with a mean score of 3.62 ($SD = 0.81$) and by men with a mean score of 3.27 ($SD = 0.90$), $t = 4.052$, $df = 398$, $p = 0.000$. Loyalty scores for women averaged 3.42 ($SD = 0.89$) and for men 3.03 ($SD = 0.95$), $t = 4.494$, $df = 398$, $p = 0.000$.

The study results show that in all evaluated areas, the mean scores for women are higher than those for men. These differences are statistically significant, as indicated by the t-tests (p value of 0.000 in all areas, indicating highly significant differences). These results can be interpreted in various ways. On one hand, women may be more critical and demanding regarding service and system quality, hence their higher ratings might indicate greater satisfaction. On the other hand, it could imply that men have lower expectations or evaluate the same attributes differently.

Table 3. The effect of online store C2C quality on consumer satisfaction

Hypothesis		Regression data			Conclusion
		Stand. Beta	t	Sig.	
H1	Content quality has a positive effect on consumer satisfaction with the C2C business website.	0.252	5.304	p=0.000	Confirmed <u>The quality of content and information has a positive effect on consumer satisfaction with the website (influences 25.2% of the distribution of satisfaction data)</u>
H2	System quality has a positive effect on consumer satisfaction with the C2C business website.	0.242	5.617	p=0.000	Confirmed <u>System quality has a positive effect on consumer satisfaction with the website (affects 24.2% of the distribution of satisfaction data)</u>
H3	Service quality has a positive effect on consumer satisfaction with the C2C business website.	0.451	10.844	p=0.000	Confirmed <u>Service quality has a positive effect on consumer satisfaction with the website (affects 45.1% of the distribution of satisfaction data)</u>
H4	Website satisfaction positively affects loyalty in C2C business website.	0.325	8.350	p=0.000	Confirmed <u>Satisfaction with the website has a positive effect on behavioral e-loyalty (affects 32.5 percent of behavioral e-loyalty data dissemination)</u>

Source: Author's own research

First, the hypothesis that content and information quality positively affect consumer satisfaction (H1) is confirmed, with a standardized beta coefficient of 0.252, a t-value of 5.304, and a significance level of $p=0.000$, indicating that content and information quality explain 25.2% of the variance in consumer satisfaction. Similarly, the hypothesis that system quality positively affects consumer satisfaction (H2) is also confirmed, with a standardized beta coefficient of 0.242, a t-value of 5.617, and a significance level of $p=0.000$, accounting for 24.2% of the variance in satisfaction.

The hypothesis regarding service quality (H3) shows a stronger effect, with a standardized beta coefficient of 0.451, a t-value of 10.844, and a significance level of $p=0.000$, explaining 45.1% of the variance in consumer satisfaction. Finally, the hypothesis that satisfaction with the website positively influences loyalty (H4) is supported by a standardized beta coefficient of 0.325, a t-value of 8.350, and a significance level of $p=0.000$, accounting for 32.5% of the variance in loyalty behavior. These results highlight the significant impact of content, system, and service quality on consumer satisfaction, which in turn fosters loyalty, underlining the importance for C2C online stores to invest in quality improvements to enhance customer satisfaction and loyalty.

Discussion

The findings of this study underscore the critical role of website quality in shaping consumer satisfaction and loyalty within C2C e-commerce platforms. By examining the individual

dimensions of content quality, system quality, and service quality, this research contributes to a nuanced understanding of their relative influence on user satisfaction and, subsequently, consumer loyalty. The results have both theoretical and practical implications, which are discussed in detail below.

This study enriches the theoretical landscape by validating the relationships among website quality dimensions, user satisfaction, and loyalty within the context of a rapidly growing e-commerce market. Consistent with prior research (Khoa, 2023; Ojochide & Decster, 2023), all three dimensions of website quality were found to have significant positive effects on user satisfaction. However, the strength of these relationships varied, providing deeper insight into the hierarchical importance of these dimensions.

Service quality emerged as the most influential factor, explaining 45.1% of the variance in consumer satisfaction. This finding aligns with existing literature emphasizing the importance of responsive and effective customer service (Wilson, 2021). However, it also raises questions about the potential overreliance on reactive service measures in C2C platforms. While prompt responses and problem resolution are critical, the dominance of this factor suggests that platforms may need to balance service-oriented solutions with proactive enhancements in content and system quality.

The effects of content quality (25.2% variance) and system quality (24.2% variance) on satisfaction were less pronounced but still statistically significant. These findings resonate with earlier studies that highlight the importance of accurate, relevant, and reliable content in fostering user trust (Cai et al., 2023). Meanwhile, the role of system quality emphasizes the necessity of smooth navigation, reliability, and security in creating a positive user experience (Saoula et al., 2023). Notably, the relatively lower impact of these factors compared to service quality suggests a possible underestimation of their potential to influence satisfaction and loyalty.

The positive link between satisfaction and loyalty, accounting for 32.5% of the variance, corroborates the literature (Younis et al., 2024) and reinforces the idea that satisfaction is a crucial mediator in fostering consumer loyalty. However, the comparatively lower loyalty ratings observed in this study suggest that satisfaction alone may not suffice to secure long-term consumer retention. This finding underscores the need for further exploration into emotional and behavioral factors that could bridge the gap between satisfaction and loyalty.

Given the outsized influence of service quality on satisfaction, C2C platforms should prioritize building robust and proactive customer support systems. This could include the integration of AI-driven chatbots for instant assistance, detailed self-service help centers, and personalized communication strategies. Beyond problem resolution, platforms should adopt predictive analytics to anticipate customer needs and preemptively address potential issues.

Although content quality had a moderate impact, its role in influencing user perceptions should not be underestimated. Platforms can improve content relevance and personalization by leveraging user-generated content, such as reviews and Q&A sections, and incorporating AI-driven recommendations based on user behavior. These enhancements could foster greater engagement and satisfaction, particularly for users seeking a more tailored shopping experience.

System quality, while critical, appears to be an area of missed opportunity. Investments in faster load times, enhanced security measures, and mobile-friendly interfaces

could address user frustrations and improve overall satisfaction. Additionally, offering customizable features—such as personalized dashboards or search filters—may cater to diverse user preferences, enhancing usability and loyalty.

The observed gender differences in perceptions of website quality offer a compelling opportunity for platforms to tailor their features more effectively. Women's higher ratings of system and service quality suggest they value security, usability, and responsive support more than their male counterparts. Meanwhile, men may prioritize efficiency and speed. Recognizing these differences could guide the development of targeted marketing strategies and feature improvements to meet the specific needs of each demographic.

Limitations and Future Research

One of the primary limitations of this research is the focus on a single Lithuanian C2C platform. While the sample was drawn using a random sampling method and was representative of the platform's user demographic, the findings may not be entirely generalizable to other regions or C2C platforms. The specific market conditions in Lithuania, including high internet usability rates and relatively lower consumer trust in online transactions, could influence the results and might not reflect consumer behavior in larger or more mature e-commerce markets, such as those in Western Europe, North America, or Asia.

Furthermore, while the study identified significant gender differences in perceptions of website quality, it did not explore other demographic factors such as age, income, or education level. Future research could examine how these factors interact with website quality and satisfaction to influence consumer loyalty in C2C e-commerce settings.

Conclusion

This study shows the significant impact of website quality on consumer satisfaction and loyalty in C2C e-commerce, confirming all four hypotheses (H1, H2, H3, and H4). High-quality content enhances consumer experience and trust, positively affecting consumer satisfaction (H1). Efficient and secure systems reduce frustration and boost satisfaction (H2). Service quality emerged as the most influential factor, with responsive and effective customer service being crucial for building trust and loyalty (H3). Additionally, consumer satisfaction strongly predicts loyalty, indicating that satisfied consumers are more likely to exhibit repeat purchase behavior and positive word-of-mouth (H4). Gender differences indicate that women generally rate system and service quality higher than men. These findings emphasize the need for C2C websites to invest in content accuracy, system performance, and customer service to enhance satisfaction and foster loyalty. Future research should explore these variables in different contexts and consider other demographic factors for a more comprehensive understanding.

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