CUSTOMER LOYALTY DEVELOPMENT IN ONLINE SHOPPING: AN INTEGRATION OF E-SERVICE QUALITY MODEL AND THE COMMITMENT-TRUST THEORY

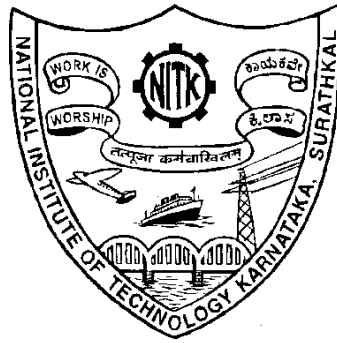**Thesis**

Submitted in partial fulfillment of the requirements for the degree of

DOCTOR OF PHILOSOPHY

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DECLARATION

I hereby *declare* that the Research Thesis entitled "**CUSTOMER LOYALTY DE- VELOPMENT IN ONLINE SHOPPING: AN INTEGRATION OF E-SERVICE QUALITY MODEL AND THE COMMITMENT-TRUST THEORY**" which is being submitted to the National Institute of Technology Karnataka, Surathkal in partial fulfilment of the requirements for the award of the Degree of Doctor of Philosophy in School of Management is a *bonafide report of the research work carried out by me*. The material contained in this thesis has not been submitted to any University or Institution for the award of any degree.

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ABSTRACT

The success of the Business to Consumer (B2C) online shopping websites relies profoundly on customer's relationship with the online shopping website. Rapid development in science and technology, as well as quick growth in internet penetration, has made things easy. Buying online has become one of the most preferred channels in the 21st century business world. The success of online shopping websites depends primarily not only on such customers who are willing to revisit the same website for repurchase, but also on those who spread positive word of mouth. Hence, it is very important to understand the factors influencing the loyalty development in this digital marketing war. This topic has been relatively under-examined in the purview of the Indian context. The present study examines the determinants of customer loyalty in the context of online shopping by integrating E-Service Quality Model (E-S-QUAL Model) proposed by Parasuraman et al. (2005a) and The Commitment-Trust Theory Developed by Morgan & Hunt (1994) in B2C Electronic Commerce settings in India. These two models have been the backbone of this study. All the measurement items have been adapted from the previous studies. For the purpose of the present study, data was collected from 937 online shoppers. This study uses Structural Equation Modeling (SEM-AMOS) to determine the measurement model, and the structural model to test the formulated hypotheses. The study results revealed that E-service quality and perceived value are the major predictors of E-satisfaction, E-trust, and E-commitment. E-satisfaction has a positive and significant influence on E-trust; consequently, E-trust has a direct effect on E-commitment. Further, only E-satisfaction has a positive impact on affective loyalty. However, other factors, such as perceived value, E-trust, and E- commitment do not influence affective loyalty. Finally, E-Service Quality, Perceived Value, E-trust, and E-commitment play a pivotal role in developing cognitive loyalty among online shoppers in India. However, E-satisfaction fails to develop cognitive loyalty in B2C E-commerce context in India. The current study findings help to understand the determinants which form the loyalty dimensions among Indian online shoppers in a B2C E-commerce context.

Keywords: Digital Marketing; E-Service Quality; Online Shopping; E- Satisfaction; E-Loyalty; Structural Equation Modeling.

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LIST OF ABBREVIATIONS

Abbreviation	Meaning
A	Agreed
AFL	Affective Loyalty
AMOS	Analysis of a Moment Structures
AP	Andra Pradesh
ASSOCHAM	The Associated Chambers of Commerce and Industry of India
ASV	Average Shared Variance
ATL	Attitudinal Loyalty
AVE	Average Variance Extracted
B2B	Business to Business
B2C	Business to Consumers
B2E	Business to Employees
B2G	Business to Government
C2B	Consumers to Business
C2C	Consumers to Consumers
CD	Compact Disc
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CHI-SQ	Chi-Square
CL	Cognitive Loyalty
CLF	Common Latent Factor
CR	Composite Reliability
CR	Critical Ratio
CV	Convergent Validity
D	Disagree
DF	Degree of Freedom
DRV	Divergent Validity
DV	Dependent Variable
EC	Electronic Commitment
EFA	Exploratory Factor Analysis
EL	Electronic Loyalty
ES	Electronic Satisfaction

ESQ	Electronic Service Quality
ESQE	Electronic Service Quality Efficiency
ESQFF	Electronic Service QualityFulfillment
ESQP	Electronic Service Quality Privacy
ESQSA	Electronic Service Quality System Availability
ET	Electronic Trust
GFI	The Goodness of Fit Index
IAMAI	Internet and Mobile Association of India
IBEF	India Brand Equity Foundation
IV	Independent Variable
J&K	Jammu and Kashmir
KMO	Kaiser-Meyer-Olkin
KPMG	Klynveld Peat Marwick Goerdeler
M	Mean
MAX	Maximum
MIN	Minimum
MP	Madhya Pradesh
MSV	Maximum Shared Variance
N	Number of Respondents
NAND	Neither Agree Nor Disagree
NFI	Normed Fit Index
PG	Post Graduate
Ph.D.	Doctor of Philosophy
PV	Perceived Value
RMR	Root Mean Square Residual
RMSEA	Root Mean Square Error of Approximation
SA	Strongly Agree
SD	Strongly Disagree
SE	Standard Error
SEM	Structural Equation Modeling
TN	Tamil Nadu
UG	Under Graduate
UP	Utter Pradesh
US	United States
WB	West Bengal
WOM	Word of Mouth

CHAPTER 1 INTRODUCTION

This chapter motivates to carry out the present research and highlights several facts about internet penetration and usage as well as the role of e-commerce industry in an emerging economy like India. It explains the background, motivation and relevance of the study, research gaps, questions, and objectives of the study. Further, this chapter introduces the scope of the study, conceptualization of the variables, operationalization of the variables, summary of hypotheses, and chapterization of the thesis.

1.1 Introduction

The development of the Internet and its user base has lately been genuinely incredible. According to Statista (2017) the aggregate number of online purchasers worldwide was 1.66 billion in 2017, and it is reckoned to reach 2.05 billion by 2020. Also, a retail web-based business deal worldwide was 2,304 billion US dollar in 2017, and it is anticipated to reach 4,135 billion US dollar by 2020 (Statista, 2017). This indicates, as a result of rapid advancement in digitalization, the online business has been changing quickly and effectively. Particularly, in an emerging economy like India, the vast majority of the web-based business organizations are attempting to comprehend customer's shopping intention to offer great quality products and outstanding service to remain aggressive and creative in this 21st century digital marketing war. The rising internet penetration, accessibility of information, and utilization of cell phones enable customers to embrace online business and drive the development. The Internet has changed the way of life, and become one of the most powerful and commonly used marketing tools for Generation-Y consumers in the 21st century. The internet has not only become a communication medium, but also one of the channels of shopping from online websites. Across the world, internet users' number has been increasing rapidly, and most of the people use the internet for exchange of information as well as online shopping. Buying online has become the most exciting development in the field of information and communication technology (Joseph, 2015). Both internet penetration and revolution of smartphones has made people think and buy differently through online shopping.

Prolific growth in internet penetration and using of smartphones has been influencing the younger generation immensely, and it has been changing the way one goes about information searching and online-buying. Consumers have been changing their

shopping style from traditional to online. Especially, Generation-Y College going consumers and working adults are attracted towards e-commerce in India. If we compare internet penetration with developed countries, it is just 27 percent of the total population of India, and it is very less. There are 375 million active internet users in India (IAMAI-IMRB, 2016).

In India, Most of the users fall under the age category between 21 to 30 years. India has stood in the second place in the e-commerce industry after China (Wearesocial, 2016). 86 percent of the population uses internet for communication purpose, and 14 percent uses for online shopping. This number is again very less when compared to the other countries. While China has reached 50 percent; it is 35 percent in Russia, and 30 percent in Brazil. Online penetration was just 0.5 percent of the total retail in 2014, 1 percent in 2015, and it is expected to reach 3 percent by 2020 (KPMG, 2016). Hence, it clearly shows that Indian e-retailers have a great opportunity to capitalize on the power of the online shopping in the upcoming years. Indian e-commerce is driven by so many factors like increase in smartphones and internet penetration, attractive advertisements, changing lifestyle, different deals and discounts, and various options for making payment.

According to Deloitte (2018) report, 34 percent of the aggregate Indian customers have a place with young consumers, and this is a standout amongst the critical and appealing segment for online players. Internet retail was unimportant in 2010, and it reached 3 percent in the year 2015; however, it is projected to extend more than 30 percent by 2021(Deloitte, 2018). In this purview, the total online business was 38 billion dollars in 2017, and it is assessed to reach 64 billion dollars by 2020 and 200 billion dollars at the end of 2026 (India Brand Equity Foundation, 2018). The total penetration of the web retail was 2.5 percent of India's total retail market, and it is expected to reach 5 percent by the end of 2020. In the year 2018, the total revenue was 17.7 billion dollars and it is anticipated that the revenue would achieve 28 billion US dollars by the end of 2019 (KPMG, 2016).

E-commerce refers to selling and buying of goods, services, and information over the internet. Simply, e-commerce means exchanges among customers, business parties, and vendors. The fast developments in science and technology, usage of internet among educated people have been growing rapidly. In this busy world, "Buying on Clicks" has

become a popular trend of buying goods from e-retailers by just sitting at any corner of the world. Generation-Y customers have taken center stage and play a crucial role in the growth of e-commerce. The total market of e-commerce in 2017 was 38.4 billion dollars, and it is projected to hit 64 billion dollars by 2020 and 200 billion dollars by the end of 2026 (IBEF, 2018). Since e-commerce is in the nascent stage, there is a huge opportunity for the e-retailers to generate revenue and develop their business.

1.2 Background of the Study

Increase in internet penetration and usage of smart phones is highly influencing, especially the younger generation, and it has been transforming the information searching and online-buying trends. Consumers have been changing their shopping style from traditional to online. There are 375 million active internet users in India (IAMAI-IMRB, 2016). 14 percent of the population uses the internet for online shopping, and the remaining 86 percent uses the internet for communication purposes through social apps such as Facebook, Whats App, and Twitter. In 2012, India had just 130 million internet users, out of which 80 lakhs shopped online, and the total revenue was US$2 Billion. In 2015, there were only 350 million internet users, and of these 50 million people were online buyers; thus, the total revenue augmented to US$23 Billion (ASSOCHAM, 2016). By the end of 2016, the number of internet users surged to 420 million, and the total revenue was US$ 38 Billion (ASSOCHAM, 2016).

E-commerce is the fastest developing and most thrilling channels for commercial dealings in India. It is increasing at an annual rate of 51 percent, which is the utmost in the globe, and it is projected to bounce from US$ 30 in 2016 to US$ 100 billion by 2020 (ASSOCHAM, 2016). The electronic retail segment is also displaying a hopeful trend of 11 percent cumulative annual growth rate and is anticipated to touch US$ 1.2 trillion by the end of 2020. E-commerce can be largely classified as National and Cross-border, B2C and B2B, Marketplace and Inventory based, as well as Single and Multi-Brand. Technology-assisted innovations such as Digital Payments, Analytics Driven Consumer Commitment, Hyper-Local Logistics, and Digital Ads have empowered the E-commerce business to rise at a much quicker rate. Digital India initiative by the government of India is also contributing to the development of the e-commerce industry. Since e-commerce in India is at its nascent phase, e-commerce players have been

trying hard to attract new customers and retain more market share for the long-term (Al-Debei et al., 2015). Gender plays a crucial role in purchase-related decision-making. Hence, formulating and implementing marketing programs has become a mighty challenge in this billion dollar business hub. Online buyer's gender ratio in India is different when compared to USA, UK, Germany, and China. In India, male online shoppers are 65 percent, and female online shoppers are 35 percent (ASSOCHAM, 2016). Online consumers are playing a vital role in developing the e-commerce industry. Most of the young consumers are attracted towards online shopping, which has impacted the total retail sector. Despite India attaining the second largest population in the globe, it is not easy to estimate the total consumption as well as the expected revenue. E-commerce is not only rising rapidly but also positively influencing the economy. Therefore, it is crucial for e-retailers to understand the online consumer's shopping behavior to formulate and implement different marketing strategies that are aimed at achieving consumers' delight as well as a strong bond with them. Hence, this research aims to explore the antecedents of consumers' loyalty dimensions in an online shopping context.

1.3 Relevance of the Study

Increased internet penetration has changed the customer's way of searching information and buying from the online shopping websites. Due to usage of smartphones, consumers have access to the mobile shopping and it is a very convenient mode of shopping. This has been changing consumers' shopping trends and motivating them to explore the digital market. Especially in an emerging economy like India, buying from online shopping websites and the growth of the e-commerce industry are playing an important role. Moreover, increased smartphone and tablet market penetration and their cost have been tremendously impacting on consumer's buying decisions. Further, the development of internet user base and increased broadband penetration has made customers use online shopping platform to purchase products from the different websites. For earning people, increasing disposable income has been increasing and it is one of the advantages for the e-commerce players to capitalize on it. However, even college going students are also having sufficient pocket money to shop from the online stores. Additionally, need for convenience, various payment instruments, and superior security with multiple verification layers

are significant aspects which are encouraging consumers to shop online. The entry of new players and customers' awareness, providing superior service has become the biggest challenge to online retailers. In order to sustain in this competitive marketplace, organizations should strive to develop their service performance (Kim et al., 2009a). Customer satisfaction is one of the main mantras of e- commerce players. Indeed, satisfaction is dominating the literature of marketing, and it plays an important role in handling the long-term association with online shopping sites. Customers are educated and well connected with the relevant information. Thus, customer satisfaction alone may not help in developing customer-loyalty; moreover, retailers have to ascertain long-term customer commitment too (Heskett et al., 1994). E-trust in the online vendor is a crucial key to shape loyalty and manage better relationship between a buyer and a seller (Anderson & Weitz, 1989). Progress in Information Technology and web-development have exhibited better approaches for directing business, it has also given the road to wide scale faceless crimes (Vivian & Hussain, 2014). Many customers buy from the online platform, but they fear losing their financial and transaction-related information. Therefore, it is imperative for e-commerce players to maintain consumer privacy and develop trust regarding confidentiality. Therefore, it is shown that E-satisfaction, E-trust, and customer-commitment are significant aspects for developing customer-loyalty dimensions and for long-term sustenance. Hence, there is a need to analyze customer satisfaction, trust, commitment and loyalty dimensions in B2C E-commerce context in detail.

The globally rising internet penetration and usage of smartphones helps consumers to adopt e-commerce besides boosting its growth. The proliferation of internet access and developments in web technologies has enabled the fast development of e-commerce in India. Consumer loyalty is predominantly imperative to the success of any online business, as it is posited as a vital driver of post-purchase spectacles, such as repeated purchase, spreading Positive Word of Mouth (PWOM) and recommending others. Loyal consumers are certainly very essential to internet business endurance (Semeijn et al., 2005). Numerous e-commerce players practice defensive strategies to expand their market segment and profit through the retention of existing customers (Tsoukatos & Rand, 2006). While a large number of determinants are devoted to aggressive marketing strategies (Fornell, 1992), earlier investigations have also revealed that self-protective marketing strategies can be more money-spinning through

enlarged cross-selling, maybe at greater prices, and positive word of mouth message (Tsoukatos & Rand, 2006). Both the increase in internet penetration and entry of new online retailers have been creating positive vibrations in online shopping environment. Meeting internet customers' expectations has become a critical issue for e-commerce players. Additionally, e–retailers need to understand customers' shopping requirements and fulfill them. In this digital marketing war, there are only two vistas to create loyal customers, i.e., by attracting new customers and by retaining existing consumers through customer-satisfaction.

In this billion dollar e-commerce business, e-retailers and marketing experts have been trying to understand the factors that influence consumer's satisfaction and loyalty. Customers from a developing economy are still exploring and trying to be accustomed to the digital world, and they may still take certain time to make a buying decision. In this competitive world, the word "satisfaction" has become one of the supreme mantras. More importantly, making consumers loyal to a particular website has become one of the significant challenges for e-retailers. A small increase in customers' retention rates can dramatically increase profits (Huffmire, 2001). At a global level, e-loyalty is not only connected to the profitability but also the long-term growth of a firm.

1.4 Motivation of the study

Indian e-commerce players with the aim of gaining huge market share and also maintaining the same in online platform are now under pressure. Online players have been formulating and implementing various marketing strategies to satisfy their customers and make them loyal to their online shopping website. The current study is very much relevant to present times as this makes awareness about different types of customers in an online shopping context. This research was motivated by usage of internet and huge shopping through digital platforms in developing countries, especially like India. The sudden rise in usage of smart phones and internet penetration has tremendously been impacting on consumer's buying behaviour as well as online shopping trends. However, there are diverse reasons for shopping from the online stores, but it is very crucial to understand the customer's buying patterns in the digital marketing war.

Though online shopping is one of the most preferred channels of shopping reasons for buying online is not clear (Keisidou, Sarigiannidis and Maditinos 2011). Therefore, it is time to understand how consumers make buying decisions, and what factors

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influence them to buy from online. The success of online business does not depend on manufacturing product and delivering it, but understanding the needs and wants of the customers and selling the hopes rather than just the physical products. Most of the online retailers are failing to understand online customers shopping requirements and fulfill the same. Therefore, it is equally important to point out the core benefits of online shopping and deliver as per the promise made. Since, Indian consumers are slowly exposing to the digital marketing, it is essential to gain market insights and satisfy customers to sustain in the competitive environment. This research not only focuses on how to satisfy customers and make money, but also how to understand various types of customers in different age groups and tries to formulate and implement customized marketing strategies. Further, this study also helps e-commerce managers to adapt valuable and sustainable marketing programs to satisfy and retain the online customers. And also helps academicians to further continue the research to explore different factors which influence modern consumers and add knowledge to the existing literature in the marketing field. In this context, the investigator has felt the necessity to make a study on how Indian consumers make buying decisions and what are the factors influencing them to become loyal customers to a specific online shopping website.

1.5 Why Research is Important in India

Exploring factors influencing online shoppers are not a new phenomenon in the developed countries. However, internet retailing is relatively a new retailing approach in a developing country like India. Various studies have been done on consumer behavior in online shopping context across the globe. However, there is a scarcity of such studies in The Indian business to consumer (B2C) context. The online consumer buying behavior and factors influencing the Indian consumer's buying patterns especially college going students has been not studied elsewhere.

Market insights are very much needed for both e-commerce players and vendors, especially factors which influence consumers online shopping decision making process. Relevant information exclusively on demographic profile, factors and trends were lacking in the Indian Context. The current research throws light on what are the factors influencing the online shoppers to become satisfied customers. And what aspects make them stick to one specific online shopping website.

A developing country like India is an opportunity of ocean. Both local and global players have been trying to capture maximum market share and become market leaders. However, satisfying online consumers is not a piece of cake as consumers have multiple online websites to shop. Therefore, understanding the internet shopper's psychology cannot be directly taken from typical retail buying; there is a necessity to distinctly understand this (Cheung et al., 2003). Hence, one must ascertain what factors influences the internet consumer. Online shopper's behaviour does not certainly continue to be stable over a period of time since the experience assimilated from previous shopping means that perceptions change (Hernandes et al., 2010). Therefore, there is a need to study about Indian consumers shopping behaviour and factors which influence them to become loyal in this billion dollar online shopping context.

1.6 Research Questions

1. How does E-S-QUAL model impact satisfaction, trust, commitment, and loyalty dimensions?
2. How perceived value affect e-satisfaction, e-trust, e-commitment, and e-loyalty dimensions?
3. How e-satisfaction affect e-trust and e-loyalty dimensions?
4. Is there any association of e-trust with commitment and loyalty dimensions?
5. How does electronic commitment influence e-loyalty dimensions?

1.7 Research Objectives

1. To explore the impact of E-S-QUAL model on satisfaction, trust, commitment, and e-loyalty dimensions;
2. To analyze the relationship of perceived value with e-satisfaction, e-trust, e-commitment, and e-loyalty dimensions
3. To measure the influence of e-satisfaction on e-trust and e-loyalty dimensions;
4. To assess the effect of e-trust on e-commitment and e-loyalty dimensions;
5. To find out the effect of e-commitment and e-loyalty dimensions;

1.8 Scope of the Study

This study integrates two concepts, namely, E-SERVQUAL model recommended by Parasuraman et al. (2005a) and the Commitment-Trust Theory suggested by Morgan & Hunt (1994) to analyze the relationship among eight different constructs: E-SERVQUAL, Perceived Value, Commitment, Trust, Satisfaction, Attitudinal Loyalty, Affective Loyalty, and Cognitive Loyalty within Indian e-commerce environment. In particular, the focus of this investigation is to analyze the impact of E-SERVQUAL model as well as Perceived Value on Satisfaction, Trust, Commitment, and different forms of Loyalties. This study seeks to explore the influence of Satisfaction on Trust and different forms of Loyalty. Further, the investigation tries to find out the influence of trust on commitment and loyalty dimensions. Lastly, it also measures the effect of e-commitment on loyalty dimensions. To accomplish these objectives, data is collected from active online-shoppers from India. The respondents are from different states of the country and use various e-commerce sites. Further, the study focuses on consumer electronic, fashion, personal care as well as home and furniture products which are deemed as the vital classifications with respect to online-shopping in India (KPMG, 2016).

1.9 Structure of the Thesis

Chapter 1: Introduction

This chapter presents the brief introduction to internet and e-commerce in India, background of the study, relevance of the study, motivation of the study, why research is important in India, questions and objectives of the study, scope of the study, conceptualization and operationalization of the variables, and the chapter ends with the summary of hypothesis.

Chapter 2: Review of Literature

This chapter describes the various theories as well as latent constructs, which are used in the present study, such as the model of e-service quality and the commitment-trust theory. This chapter also presents an extensive literature review of the various variables used in this present study namely, E-service quality, Perceived value, Satisfaction, trust, commitment and Loyalty dimensions (attitudinal loyalty, affective loyalty, and cognitive loyalty) in B2C e-commerce context. The literature review chapter ends with the construction of the conceptual model for the study.

Chapter 3: Research Methodology

This chapter mainly deals with theoretical background and hypotheses development. This chapter also includes the proposed conceptual framework for the present study.

Chapter 4: Research Design

This chapter presents the research design, which includes a logical procedure to carry on the entire study. It gives an overall idea about the development of measurement scales, population, sample frame, sample technique, data collection method, tools used to collect the data and statistical tools used to analyze the data and test the hypotheses.

Chapter 5: Data Analysis and Interpretation

This chapter deals with data analysis and interpretation. This chapters presents details about common method bias, preliminary checks, diagnostic analysis of the study variables, demographic profile of the respondents, reliability and exploratory factor analysis of the pilot study, confirmatory factor analysis and model fit indices for the final study, measurement model indices, construct validity and reliability, Harman's One factor test, correlation and SEM analysis at the end.

Chapter 6: Discussions and Conclusions

This chapter deals with discussions and conclusions of the study and it is a crucial part of the research. Further, this chapter discusses the results of the final study and conclusion at the end.

Chapter 7: Implications, Limitations, and Scope for Future Research

This chapter deals with implications, and it is the final chapter of the study. This chapter deliberates both theoretical and managerial implications of the study. This chapter also discusses the limitations and future study. The chapter ends with presenting the contribution of the thesis.

CHAPTER 2 REVIEW OF LITERATURE

This chapter offers a detailed review of relevant literature, describes the various theories such as e-service quality model and the commitment-trust theory as well as latent constructs (namely, on e-service quality, perceived value, satisfaction, trust, commitment and loyalty dimensions) which are used in the present study and also formulates various hypotheses. The literature review chapter ends with the construction of the conceptual model for the study.

2.1   E-Service Quality Model

The SERVQUAL model estimated service quality on the five components of tangibles, responsiveness, reliability, assurance, and empathy. These estimations are appropriate in measuring service quality in offline services. However, internet services offer one of a kind attribute that offline services do not have, which can influence the view of service quality. These qualities could incorporate, for example, server issues, blackouts for backing up information, and connectivity issues. There is an abundance of interesting information about service quality outside the scholastic world. Buyer Reports, a magazine, known for rating the quality of items and services has an evaluation segment called E-Ratings. E-Ratings investigate the nature of services given on a webpage. There are three principle criteria that E-Ratings use in assessing a webpage: validity, ease of use, and content. Let us see what parts of value are included in E-Ratings' three criteria. Association, for example, BizRate.com has likewise made their own service quality estimations. BizRate.com requests that customers assess websites in various areas to quantify their impression of e-service quality. BizRate.com utilizes a scale that depends on ten service quality measurements.

Different efforts in estimating e-service quality have originated from the International Academy of Digital Arts and Science, with its "Webby Awards". The Webby Award is decided by individuals from the International Academy of Digital Arts and Science and given to beneficiaries once a year. The awards depend on six criteria in assessing the nature of a website. Finally, another award for website quality is given by "worldbestwebsites.com". Sites are assessed by webpage experts who are recruited by

Creative Management Consultants (CMC) and base their assessments on five fundamental criteria. Even though the past dialogue manages the interactive quality of a site webpage, it has merit in our discussion of e-service quality, because these site variables affect the overall e-service quality that is delivered by an online retailer. Some scholastic research has been done in the areas of e-service quality.

One of the principal definitions of e-service quality was presented by Zeithaml et al. (2000) which expresses that service quality on the Internet is the degree to which a site webpage facilitates proficient and viable shopping, buying, and delivery of items. As expressed before, past research in conceptualizing e-service quality has concentrated on the interaction between the customer and the Website. Lociacono et al. (2000) established up an e-service quality scale called WEBQUAL. This scale focuses around 12 measurements that can improve the interaction between a customer and an organization's website. For a complete list of measurements, Yoo & Donthu (2001) established a scale called SITEQUAL to measure internet service quality, which had four measurements: convenience, stylish structure, processing speed, and interactive responsiveness. Li et al. (2002) applied the conventional SERVQUAL measurements to an online setting along with extra measurements and accomplished mixed outcomes.

In recent times, there have been some investigations on e-service quality that has widened its extension past site interactivity. Wolfinbarger & Gilly (2002) established an e-service quality scale at first titled .comQ, which later advanced to eTailQ (Wolfinbarger & Gilly, 2002). This worldwide scale of e-service quality has four measurements: website design, reliability, security, and customer service. The authors accomplished a broad multi-group study in the scale advancement process; yet, late analysis has begun to scrutinize the dimensionality of the scale (Parasuraman et al., 2005b). An extra investigation that saw e-service quality from a more extensive point of view was by Zeithaml et al., (2002), who built up the e-SERVQUAL model for estimating e-service quality. Their examination produced seven measurements for assessing e- service quality: effectiveness, reliability, fulfillment, privacy, responsiveness, compensation, and contact. The authors have recently parted the seven measurements into two separate scales (Parasuraman et al., 2005b), hereafter referred to as PZM. E-S-QUAL is the name of the scale for what the authors call the core measurements: efficiency, system availability, fulfillment and privacy. The

authors transformed one of the measurements marginally from reliability to system availability. The second scale, titled E-RecS-QUAL, responsiveness, compensation, and contact, incorporates the recovery part of the author's conceptualization of e-service quality. The E-S-QUAL model is a significant advancement in conceptualizing e-service quality. Even though we trust the conceptualization of service quality, we could benefit by further improvement. Given the one of a kind attributes of service quality recognitions in internet settings, this research recommends that it is beneficial to consider and test extra criteria, within the framework of process, result, and recovery measurements, to increase our comprehension of how customers judge e-service quality. This framework comprises three second-order measurements of process quality, outcome quality, and recovery. These measurements were built up from the investigation of both scholarly and practitioner literature.

Our conceptualization suggests that shoppers shape quality assessments dependent on the interactive procedure that happens on the web, the result of how the item is delivered, and how service disappointments are dealt with. In opposition to past conceptualizations of service quality Lociacono et al. (2000); Parasuraman et al. (2005b); Wolfinbarger & Gilly (2003); Zeithaml et al. (2002), trust that e-service quality is comprised of formative instead of reflective indicators. As confirmed by Rossiter (2002),"SERVICE QUALITY" is the sum of various explicit exercises that make up the overall execution of a specific industry's service. The construct of e-service quality does not cause information precision. It is the exact inverse; the components of design, convenience, and usefulness structure the overall assessment of how the customer passes judgment on quality. It is the conviction of the authors that signifying e-service quality with reflective indicators would prompt model misspecification and eventually lead to biased results.

Parasuraman et al. (2005b) have questioned their own investigation's utilization of reflective indicators by expressing that "dependent on the model specification criteria discussed by Jarvis et al. (2003) it might be suitable to treat the first-order measurements as formative indicators of the second-order latent construct". Because of estimation constraints, the authors noticed that they were unfit to utilize formative indicators with the E-S-QUAL scales. This leads one to question the outcomes of their examination and further emphasizes the need to investigate e-service quality as a formative rather than a reflective judgment. Utilizing a formative indicator conceptualization dependent

on practitioner and scholarly research, we propose four first-order measurements for estimating e-service quality such as efficiency, system availability, fulfillment and privacy.

Past research (Wolfinbarger & Gilly 2002) has demonstrated that privacy has a vital impact on the assessment of an online service. The construct of privacy alludes to organizations not imparting information to outsiders except if the customer gives authorization. It, additionally, incorporates the security of sensitive information between the customer and the organization. Also, this incorporates giving visual images to customers and this eventually helps to accomplish a safe association for customers. The authors characterize efficiency as "the capacity of the customer to get to the site, find their desired item and information related with it, and check out with minimal effort "(Zeithaml et al., 2002). In our conceptualization, the attention is on efficiency but not on the customer's simplicity in interacting with the website. Frequently, shoppers are searching for information through online forums, message boards, and Web chats. This researcher recommends that these four first-order measurements play an active role in the customer's assessment of an e-retailer's service quality. In PZM's E-S-QUAL model, the construct of fulfillment seems to effectively capture the result of the service experience.

Table 2.1: Relevant dimensions considered for the study of e-service quality

Author	Year	Context	Factors
Parasuraman et al.	1998	Bank Service Quality	Tangible Elements Reliability Responsiveness Assurance Empathy
Lociacono et al.	2000	WebQual	Information fit to task Trust Design Visual appeal Flow Business process
O'Niell et al.	2001	Online Library Service quality	Contact Responsiveness Reliability Tangibles.
Yoo and Donthu	2001	Site Quality	Ease of use Processing speed
Aldwani and Palvia	2002	Web Service Quality	Technical adequacy, Specific Content Content Quality Web Appearance
			Web store functionality

Francis and White	2002	Internet Retailing Quality	Product attribute description Ownership conditions Delivered products Customer service Security
Li, Tan, and Xie	2002	E-Service Quality	Tangibles Reliability Responsiveness Integration of communication
Parasuraman et a.	2002	Online Shopping	Efficiency Requirement fulfillment Accessibility Privacy
Kim and Stoel	2004	Apparel website quality	Web appearance Entertainment Informational fit-to-task Transaction capability Response time Trust
Yang and Fang	2004	E-Service	Responsiveness Reliability Credibility Competence Access Courtesy Communication Information Responsiveness Website design.
Parasuraman et al.	2005(b)	E-Service Quality	Efficiency System availability Fulfillment Privacy
Parasuraman et al.	2005	E-Service	Efficiency Availability Fulfillment Privacy Responsiveness Compensation Contact
Lee and Lin	2005	Online Retailing	Website design Reliability Responsiveness Trust Personalization.
			Efficiency Fulfillment System availability

Kim et al.	2006	Online Retailing	Privacy Responsiveness Compensation Contact Information Graphic style.
Cristobal et al.	2007	E-Service	Website design Customer service Assurance Order management
Sohn and Tadisina	2008	Online Financial Services	Trust Speed of delivery Reliability Ease of use Customized communication website content functionality

2.2 The Commitment-Trust Theory

The customers who have a positive association with an online merchant tend to build up a view of high switching costs, which may prompt the development of long term commitment and loyalty to the online seller (Amblee & Bui, 2011; Cheng & Huang, 2013; Thatcher & George, 2004). In contrast to the value-based view, which spotlights on the short-term provision of tangible and intangible advantages to attract and satisfy customers, the social view emphasizes the improvement of long term association between online sellers and shoppers (Li et al., 2006). Therefore, this view gives a superior clarification of customer retention and loyalty. The commitment-trust theory (Morgan & Hunt 1994) focuses on clarifying the improvement of long term connection between trade parties (Li et al., 2006). The focal reason for this theory is the synchronous adoption of commitment-trust as indivisible basic variables for the framing and keeping up business relationships between trade parties.

The relationship commitment is one entity's conviction that its continuous association with another entity is significant and gainful, and that it's worth endeavoring to guarantee the duration of this relationship indefinitely (Morgan & Hunt, 1994). The relationship commitment, which is a result of long term satisfactory associations between two trade parties, would lead one party to accept that no other trade accomplices would give comparative advantages to those of its present trade party, and the partner would be less inclined to move to alternative trade parties (Dwyer et

al., 1987). The idea of relationship commitment has its roots in the social psychology research that talks about the improvement of interpersonal relationship, and how they impact the social intensity of a person in a relationship (Marks, 1977).

Commitment is basic to recognizing social from economic exchange theories because the latter assumes that substances in a social trade system settle on trade choices dependent on reasonability and do not create longitudinal commitments to each other (Cook & Emerson, 1978). Furthermore, commitment is a part of the endogenous procedure in a social trade network, because regular trades increase individual entities' knowledge of the others, bringing about less vulnerability and trust in the others, therefore prompting the development of commitment between trade parties (Lawler & Yoon, 1993). Thus, commitment and trust are key factors that shape the behavioral patterns of trades between entities (Kollock, 1994; Yamagishi et al., 1998).

This theory also considers relationship commitment and trust as the key mediators between three antecedents' variables such as e-service quality, perceived value, and e-satisfaction and three outcome variables viz. attitudinal loyalty, affective loyalty and cognitive loyalty for relationship development. This theory recommended that trust legitimately impacts relationship commitment since trust between two parties diminishes the vulnerability that the parties perceive when they focus on a trade relationship. Trust is basic in the online business environment and has various commonalities (Bhattacherjee, 2002). Firstly, trust differs at various individual or group levels. Therefore, trust cannot be connected across individual or group settings. Secondly, researchers can view trust as a domain-specific psychological state and insensitive to situational stimuli. Finally, trust is unique about, and also a forerunner to, loyalty.

With reference to the characteristics of web-based business customers' actions, McKnight et al. (2002) proposed an interdisciplinary typology of trust that incorporates four concepts: a disposition to trust, institution-based trust, trusting beliefs, and trusting intensions. Disposition to trust alludes to one's trust in general others, and institutional-based trust implies one's trust is context-specific, and that one feels trust irrespective of the specific-individuals in that specific situation. This indicates that both disposition to trust and institutional-based trust are not entity-specific. However, trusting beliefs and intentions are individual-specific and cross-situational, which means that one trusts a specific individual across various situations

(McKnight et al., 2002). Correspondingly, attitude to trust, and institutional-based trust are better treated as precursors of trusting beliefs and intentions. Therefore, they indirectly influence trust-related practices through trusting beliefs and expectations (Gefen, 2000). This discussion infers that the concept of trusting beliefs is progressively reasonable for this examination since it helps researchers appropriately explore how online shoppers' trust, in particular online merchant, impacts their associations with the site across various web-based business settings. The author, accordingly, treats the trust as a collection of a single element of trusting belief (Bhattacherjee, 2002; Dinev & Hart, 2006). The adoption of this perspective of believing empowers researchers to comprehend the role of trust in web- based business settings from a more holistic perspective by alluding to both cognitive and affective components of trust (Bhattacherjee, 2002; Gefen, 2000). Given the above discussion, the author, therefore, distinguished trust as a significant construct estimated by the four items.

2.3 E-Service Quality

In order to deliver outstanding e-service quality, e-commerce players should initially see how purchasers see and assess online customer services (Zeithaml et al., 2002). Numerous examinations have concentrated on the effect of technology on purchase behavior and people-technology interaction (Parasuraman, 2000). As it has been broadly recognized that service quality is essential to consumer satisfaction with internet buys, the requirement for incorporating the technology factor into an instrument estimating purchaser's online service quality perception is of most significance. E-service quality is distinct from service quality in the physical retail setting (Blut et al., 2015) and popularly characterized as "the degree to which a site facilitates efficient and successful shopping, purchasing, and delivery" (Parasuraman et al., 2005a). The present conceptualization of electronic service quality (E-S-QUAL) depends on the adaption of the conventional service quality models, for example, SERVQUAL and the e-recovery service quality scale (E-RecS-QUAL) (Zeithaml et al., 2002).

Taking up the call for a comprehensive conceptualization, Zeithaml et al. (2002) identified five dimensions of e-service quality based on an exhaustive review of the literature. These are (1) information availability and content, (2) ease of use and

usability, (3) privacy, (4) graphic style, and (5) fulfillment. Furthermore, through a systematic scale development effort, Parasuraman et al. (2005b) built up the 22-item E-S-QUAL scale as shown in the Appendix that comprises of four measurements: efficiency, system availability, fulfilment, and privacy. Based on the description of the variables and the items utilized by Parasuraman et al. (2005b) to quantify them, the current re- searchers posit that the variables represent the characteristics of e-service quality utilized in various examinations conducted since 2000 (Blut et al., 2015). The factors of perceived site service quality have seen to differ across various cultures.

The concept of service quality is considered as a standout amongst the most significant research topics in marketing, since it identifies with costs (Crosby, 1979), budgetary execution (Buzzell et al., 1987), consumer satisfaction (Patterson & Spreng, 1997), customers maintenance and loyalty (Reichheld & Sasser, 1990), and competitive advantage (Iacobucci et al., 1994). This acknowledgment of the significant role that service quality plays in business success has prompted the advancement of alternative schools of thought with respect to its conceptualization (Parasuraman et al., 1985). In general, service quality is characterized as the perceived discrepancy between customer's desires and their assessment of what they get (Grönroos, 1990). More precisely, Zeithaml (2000); Zeithaml et al. (2002) characterized e-service quality as the degree to which a site facilitates efficient and effective shopping, purchasing, and delivery of the item.

In fact, a review of the pertinent online business literature shows that the exploration effort regarding the subject is parallel to those in the traditional setting (Hackman et al., 2006). Hence, the key focal point of e-service quality research has been twofold. To begin with, the recognizable e-service quality measurements were of essential enthusiasm to internet service marketing researchers. Early research on how customer's structure desires on technology-based self-service quality proposed five attributes: speed of de- livery, ease of use, reliability, pleasure, and control (Dabholkar, 1996).

Lewis & Booms (1983) stated that service quality remains a topic of focal interest for both academicians and practitioners. In the service industry, its definitions tend to focus on how well a service provider exceeds the customer expectations. Service quality is defined as "a worldwide judgment identifying with the general greatness of

the service" (Parasuraman et al., 1988). However, having the unique feature of interactions between e-retailers and online consumers, the meaning of measurement of service quality expressively varies in e-commerce context (Ribbink et al., 2004). It shows that, in any online business, service quality not only plays an important role in satisfying consumers but also builds confidence in consumers to revisit the same site in the future. In its most short-sighted frame, e-service quality is well-defined "As the buyer or online consumer's general assessment and judgment of the superiority and the quality of the e-services offering in the virtual commercial setup" (Santos, 2003).

Despite noteworthy differences in the number and nature of e-service quality measurements revealed in previous investigations, its importance as a crucial precursor for the most preferred antecedents for a service firm, such as e-satisfaction, e-trust, e-commitment, and e-loyalty stay steady. E-service quality has been extensively accepted as a very important element for consumer's satisfaction with online shopping; essential for integrating the technological factors into a tool to measure online consumer's service quality perceptions is the highest prominence (Parasuraman, 2000; Mick & Fournier, 1998; Eastlick, 1996). Since the e-commerce transaction is faceless, it is very crucial to understand consumer's online shopping expectations and fulfill the same. In order to deliver superior e-service quality, e-commerce players should first recognize how online consumers perceive and assess online service (Zeithaml et al., 2002). Based on the existing literature, in this current research, the conceptualization of e-service quality is grounded on the adoption of Parasuraman et al. (2005b) four dimensions e- service quality model which has 22 items in it. The four dimensions of the e-service quality are (1) efficiency, (2) system availability, (3) fulfillment, and (4) privacy. Moreover, this model has got the highest citations among all the e-service quality models, and most of the researchers have used this model across the world (Blut et al., 2015). There is limited literature available on the impact of e-service quality on e-satisfaction, e-trust, e-commitment, and e-loyalty (Mummalaneni et al., 2016; Sharma & Lijuan, 2014).

2.4 Perceived Value

Perceived value is characterized as a "concern for the price paid relative to quality received" (Lichtenstein et al., 1993). Specifically, better the perceived value received; superior is the willingness by the customers to adopt a new product (McGowan & Sternquist, 1998). On the other hand, if a customer does not trust that the product has any value either as a result of price, quality, a feeling of social acceptance received from obtaining the item (Kitchen et al., 2014), the individual would not buy the product. Today, more customers are trying to maximize value for the money spent; demanding superior quality at lower prices (Kacen et al., 2012). As a result, perceived value is a decisive factor influencing customer attitudes and evaluations towards a product, and subsequently, their purchasing decisions.

Perceived value is one of the most influential aspects of e-commerce. It has been receiving abundant attention in predicting the e-satisfaction (Kitchen et al., 2014). And it has a substantial and positive effect on satisfaction, trust, commitment, and loyalty dimensions. The multi-directional association between value perceived, consumer satisfaction, and reuse of products are well accepted in traditional marketing investigations (Parasuraman & Grewal, 2000; Cronin Jr et al., 2000). The previous studies have distinguished different focal points of e-shopping, specifically the effort of saving (Cho, 2004), as well as product value as far as price and quality (Vijayasarathy & Jones, 2000). Most significantly, price-oriented online customers are more vulnerable to acquiring discounted products (Phau & Meng Poon, 2000). As such, this consumer purchasing behavior is fortified in light of a positive condition of satisfaction or fulfillment with significant savings in their online shopping. Online consumer's perceived value denotes the purchaser's evaluation of the proportion of perceived quality and expenses with reference to benefit; therefore; it is essential for improving consumer satisfaction and encourages them to be loyal to a specific website (Zeithaml, 2000).

However, Hellier et al. (2003) argue that consumer perceived value replicates consumer's valuation of the net worth of the product, and thus, it significantly influences consumer satisfaction and rebuys expectations. Furthermore, satisfaction with perceived value has a positive and direct impact on the consumer's e-loyalty (Lin & Wang, 2006). Additionally, Lim et al. (2004) state that perceived value is one of the

most important precursors of the e-satisfaction in an e-commerce context. Hence, the present research has considered the perceived value as one of the variables in this study.

2.5 E-Satisfaction

Marketing examination has adopted satisfaction to measure consumer satisfaction after a buy (Oliver, 1980). Past research has focused on the contrasts between purchaser desires and actual satisfaction and how fulfillment influences purchasing intention. Customer satisfaction enables organizations to build up long term associations with buyers and impacts purchase intentions (Bai et al., 2008; Lee et al., 2008). In an information system, satisfaction is conceptualized as end-user fulfillment with systems and a pivotal rule for IS achievement. Fulfillment is noted in many IS examines as the reaction of end-users toward system characteristics and service quality (Khalifa & Liu, 2004).

Past literature has shown that satisfaction, trust, and commitment had received a countless deal of consideration in the Consumer to Business (C2B) online shopping, but this is lacking in B2C e-commerce context (Wang et al., 2016). Fulfillment and attitudes are both affective measures (LaTour & Peat, 1979) that are utilized interchangeably. However, researchers have contended that attitudes comprise a satisfaction measure (Thong et al., 2006), whereas others consider that satisfaction is an attitude (Lee et al., 2010). These investigations emphasize on customer's feelings about previous shopping experiences with sellers that provide online buying services over the shopping websites. Thus, we define satisfaction as the assessment of internet buying vendors and an affective measure that is equal to attitude.

The motivation of the traditional service quality research was additionally upgraded through work in the space of consumer satisfaction (Oliver, 2014). Building up an exhaustive comprehension of the conceptual relationships between service quality and consumer satisfaction was of essential concern to service researchers (Sivadas & Baker- Prewitt, 2000). The previous studies underpin the concept that favorable service quality recognitions lead to developed consumer satisfaction. E-service quality is a forerunner of satisfaction with services. The support for this connection is that consumer satisfaction is an affective response, which rises as a reaction to a single or protected set of cognitive service experiences. Therefore, satisfaction is a "post

consumption" experience, which associates perceived quality with anticipated quality (Cronin Jr et al., 2000). A customer is thought to make a cognitive appraisal of prior shopping experience, which leads to an affective response reflected by satisfaction (Sreejesh & Ponnam, 2017). In the context of e-commerce, the contemporary investigation has also established the influence of e-quality on satisfaction (Shamdasani et al., 2008).

The conceptualization of customer satisfaction as an assessment of feelings (Hunt, 1977), has been dependably utilized over a period of time in various disciplines. Further, scholars recommended that consumer satisfaction replicates that positive emotions or feelings are correlated to how much a customer trusts that the use of service brings out positive emotions or feelings (Rust et al., 1994). It is very significant to note that satisfaction could be additionally conceptualized in two broad ways. At the point when satisfaction is viewed as an emotional reaction to performance on particular attributes of service experiences, it is conceptualized as exchange particular as transaction-specific satisfaction. Then again, when satisfaction probably relies upon factors that occur over repeated transactions, it is conceptualized as an overall satisfaction (Shankar et al., 2003).

Wangenheim (2003) also has a similar explanation of satisfaction, defining it as the consequence of a comparison between expected and perceived performance throughout the online shopper relationship. Shankar et al. (2003) defined satisfaction as, 'the psychological response of the online shoppers with respect to their earlier shopping experience with the evaluation between expected and perceived service enactment. Customer satisfaction is defined as a positive or negative feeling about the net value of all the services got from a provider (Barnes et al., 2004; Schmit & Allscheid, 1995; Woodruff, 1997). Anderson & Srinivasan (2003) explored the effect of consumer satisfaction on loyalty with regard to e-commerce context. E-satisfaction is defined as the satisfaction of the internet shoppers with respect to their previous online shopping experience with a given online business firm. Additionally, Wangenheim (2003) assesses the comparative meaning of consumer satisfaction; and he defines it as the result of assessment between estimated and perceived performance through the online consumer relationship.

2.6 E-Trust

Trust is a multi-disciplinary idea, consolidating thoughts from finance, marketing, psychology, strategy, information system, and organization behavior. It has been branded on different routes in the past literature. Trust is nothing but a consumer's judgment that the e-retailer is trustworthy and will fulfill the promise which they have made (Gefen, 2000). Morgan & Hunt (1994) defined trust as confidence in the exchange partner. Trust is a mental state involving the aim to compare the susceptibility based on the uplifting desires of the expectations (Rousseau et al., 1998). In this research, the author defines trust as the consumer's confidence which he or she has in the e-commerce based firms. Few researchers argued that in case of e-commerce services, especially in B2C services, there is a dearth of trust and this is one of the central reasons for online consumers to not purchase from the e-commerce websites (Yousafzai et al., 2003; Grabner-Kraeuter, 2002).

Since there is a lack of interaction between online players and internet shoppers, e-trust plays a substantial role in an e-commerce point of view. If consumers trust online shopping website, only then they will revisit the same website for repurchase. Very few researchers have emphasized trust, commitment, and loyalty in online shopping context (Cheng & Huang, 2013). Trust is treated as one of the most crucial elements in developing online transactions and associations (Grabner-Kraeuter, 2002; Yoon, 2002), and also as a foremost factor of online consumer visit in online shopping with a given e-commerce website (Gefen, 2000), specifically when interdependence, insecurity, and risk occur. Since there is no interaction between e-commerce players and online consumers, trust plays an important in an e-commerce context. If consumers trust e-commerce website, then only they will revisit the online shopping website to repurchase. Yousafzai et al. (2003), states that e-trust not only depends on perceived trust value of any service based firms but also on the functionality, usability, and reliability of the online channels. The greater the level of online consumers' trust in e-commerce website, the higher will be the buying intent of the consumer at the e-commerce website (Doong et al., 2011). Liu et al., (2005) state that both privacy and security are the most important aspects while transacting with an online website. Kim et al. (2009b), argue that, if e-commerce websites do not have the proper mechanism and well-developed policies to maintain privacy-related aspects then, online consumers may develop a negative attitude towards e-commerce websites. Yoon

(2002) and Bart et al. (2005) have identified several dimensions of trust in their studies. However, the present research is intended at re-assessing the well- known commitment and trust theory. To achieve this, the researcher has adopted unidimensional construct as an important antecedent of e-loyalty in B2C e-commerce context (Morgan & Hunt, 1994).Therefore, there is a need to investigate the importance of e-trust in business to online consumer shopping.

2.7 E-Commitment

"Commitment is one individual's belief that its on-going relationship with another entity is important and beneficial, and thus that it is worth making a significant effort to ensure the continuance of this relationship indefinitely" (Morgan & Hunt, 1994). E-commitment, as the result of long term attractive associations among two trade parties, would lead one party to expect that no other exchange accomplices would give comparable advantages to those of its present trade party, and the partner would be less likely to move to the elective trade parties (Dwyer et al., 1987). The thought of relationship commitment has its root in the social psychology studies that mostly discussed the improvement of relational connections, and how they influence the social intensity of a person in a relationship (Marks, 1977).

E-commitment and e-loyalty are the two important aspects of an online shopping context (Morgan & Hunt, 1994). E-commerce websites always try to make the customers committed to their website by satisfying their shopping needs. However, recently an investigation by Wang et al., (2016) reported that there is less amount of research on the influence of e-commitment on e-loyalty dimensions such as attitudinal loyalty, affective loyalty and cognitive loyalty in B2C electronic commerce. Commitment is basic to recognizing social from financial trade theories because the latter expects that elements in a social trade system settle on trade choices dependent on soundness and do not create a longitudinal commitment to each other (Cook & Emerson, 1978). Moreover, commitment is a part of the endogenous procedure in a social trade network, because frequent trades increase individual entities' learning of the others, bringing about less vulnerability and trust in the others, consequently prompting the development of commitment between trades parties (Lawler & Yoon, 1993). Thus, commitment and trust are key factors that shape the personal behavioral standards of trades between people (Kollock, 1994; Yamagishi et al., 1998).

2.8 E-Loyalty Dimensions

Oliver (1999) has defined the term customer loyalty as, a profoundly held responsibility to rebuy favoured goods and services consistently in the future, subsequently causing repeat purchase of the same brand, despite situational impacts and marketing efforts having the potential to cause switching behavior. Anderson & Srinivasan (2003), define e-loyalty as "the consumer's constructive state of mind towards an e-commerce website, ensuring about rebuy behavior". Inclination and positive consumer attitude assume consumer satisfaction, which is, for the most part, considered a noteworthy antecedent of loyalty (Anderson et al., 1994; Ellinger et al., 1999; Oliver, 1999), similarly in online settings (Cho et al., 2002; Gummerus et al., 2004), e-satisfaction with e-commerce player and their service might be significantly even more crucial online than the offline.

However, there are four dimensions in E-S-QUAL model proposed by Parasuraman et al. (2005a), and there is very limited literature available on the influence of E-S-QUAL model on e-loyalty (Venkatapparao, 2016) and e-satisfaction, e-trust, and e-commitment (Sharma & Lijuan, 2014) in B2C e-commerce context. However, there is a need to conduct research on all the dimensions of e-loyalty such as attitudinal loyalty, affective loyalty and cognitive loyalty (Wang et al., 2016).

This explanation has been well established by experts and researchers. Nevertheless, with the development of e-commerce, investigators have prolonged the notion of loyalty into the background of the e-commerce setting, renaming it as, e-loyalty. This progress is essential because e-loyalty is somewhat diverse from loyalty in the offline business settings (Horppu et al., 2008). Most examinations focusing on e-loyalty have researched the issue of how to rise and progress e-loyalty (Cyr, 2008). These investigations have established that customer satisfaction and trust are the two utmost important precursors of e-loyalty. Based on the review of literature on e-loyalty, this research found two imperative knowledge gaps. First, though customer satisfaction and trust are two significant precursors of e-loyalty, the relationships between these elements have hardly been confirmed in the context of e-commerce settings.

At the same time, some researchers have studied e-loyalty as unidimensional construct Sreejesh & Ponnam (2017); Qi et al. (2012b); Chou et al. (2015); Ribbink et al. (2004); Cyr (2008) and a few other researchers have studied e-loyalty with two-dimensional construct Chang et al. (2009b); Kassim & Abdullah (2008); but, there is

a need to conduct research on all the dimensions of e-loyalty such as attitudinal loyalty, behavioral loyalty and cognitive loyalty (Wang et al., 2016). So, there is a need to study e-loyalty as the multi-dimensional construct in online shopping. Approaches to the study of customer loyalty, fall into three broad categories such as the behavioral approach, the attitudinal approach, and the integrated approach (Oh, 1995). The behavioral approach examines the customer's continuity of past purchases and then measures customer loyalty by the rate of purchase, the frequency of purchase, and possibility of purchase. The attitude approach infers customer loyalty from psychological involvement, favoritism, and a sense of goodwill towards a particular product or service. It intends to include positive Word Of Mouth (WOM). Finally, the integrated approach takes account of both behavioral and attitudinal variables in order to create its concept of customer loyalty.

The ways to deal with the investigation of consumer loyalty fall into three general classifications: the behavioral approach, the attitudinal approach, and the cognitive approach (Oh, 1995). The behavioral approach inspects the consumer's progression of past buys and eventually measures consumer's loyalty by previous purchase, recurrence of purchase, and the probability of purchase. The attitude approach concludes from customer loyalty from psychological inclusion, favoritism, and a feeling of good- will towards a specific item or service. It plans to incorporate positive Word Of Mouth (WOM). Lastly, the cognitive approach, the coordinated approach assesses both behavioral and attitudinal factors, keeping in mind the end goal to make its particular idea of customer loyalty.

Based on this literature, the researcher here adopts e-loyalty dimension to study the influence of consumer satisfaction on e-loyalty in e-commerce context. Therefore, the researcher would like to measure true e-loyalty by adopting three dimensions of the loyalty such as attitudinal loyalty (with three items), affective loyalty (with three items) and cognitive loyalty (with five items) (Wang et al., 2016).

2.9   Research Gaps

1.   There are four dimensions in E-S-QUAL model proposed by Parasuraman et al. (2005a), and it has been playing a vital role in different electronic commerce contexts across the Globe. There is very limited literature available on the influence of E-S-QUAL model on e-loyalty (Venkatapparao, 2016) and e-satisfaction, e-trust, and e-commitment (Sharma & Lijuan, 2014) in B2C e-commerce context. At the same time, few other researchers have studied e-loyalty as unidimensional construct (Sreejesh & Ponnam, 2017; Qi et al., 2012a; Chou et al., 2015; Ribbink et al., 2004; Cyr, 2008)) and some researchers have studied e-loyalty with two-dimensional construct (Al-dweeri et al., 2017; Del Aguila-Obra et al., 2013; Chang et al., 2009a; Kassim & Abdullah, 2008) but, there is a need to conduct research on all the dimensions of e-loyalty such as, attitudinal loyalty, affective loyalty and cognitive loyalty (Wang et al., 2016).

2.   Perceived value is the most significant aspect of e-commerce. It has been receiving abundant attention in predicting the e-satisfaction (Sweeney & Soutar, 2001; Lee & Lin, 2005; Kitchen et al., 2014) and it has a substantial and affirmative effect on satisfaction, e-trust, e-commitment, and loyalty dimensions. Hence, the current investigation emphasizes on analyzing the association between the perceived value and relationship variables such as e-satisfaction, e-trust, e-commitment, and e-loyalty dimensions in business to consumer electronic commerce.

3.   Review of literature revealed that satisfaction, trust, and commitment had received a great deal of attention in the Consumer to Business (C2B) e-commerce, but this is lacking in B2C e-commerce context (Wang et al., 2016). Thus, the researcher aims to measure the effect of e-satisfaction on e-trust, and on e-loyalty dimensions.

4.   Since there is no interaction between e-commerce players and online shoppers, e- trust plays a significant role in an e-commerce point of view. If consumers trust e-commerce website, only then they will revisit the online shopping website for purchase. Very few researchers have emphasized electronic trust, commitment, and loyalty in online shopping (Cheng & Huang, 2013). Therefore, there is a need to study the importance of trust in B2C online shopping context. Hence, the researcher would like to evaluate the influence of e-trust on e-commitment and e-loyalty dimensions in Business to Consumer e-commerce settings.

5.   E-commitment and e-loyalty are the two important aspects of an online shopping context (Morgan & Hunt, 1994). E-commerce websites always try to make the customers committed to their website by satisfying their shopping needs. However, recently an investigation by (Wang et al., 2016) reported that there is less amount of research on the influence of e-commitment on e-loyalty dimensions such as attitudinal loyalty (ATTL), affective loyalty (AFL) and cognitive loyalty (CL) in Business to Consumer electronic commerce. Therefore, the researcher aims to measure the effect of customer commitment on electronic loyalty dimensions in B2C consumer online shopping environment.

CHAPTER 3 RESEARCH METHODOLOGY

3.0 Theoretical Background and Hypotheses Development

3.1 Consequences of Service Quality

Since web-based business is in a beginning stage in India, purchaser satisfaction is the most significant concern. Because of the entry of new e-retailers and customer's awareness, offering better service has turned out to be one of the greatest difficulties to e-retailers. To survive in this focused market, organizations should constantly strive to improve their service performance (Kim et al., 2009b). Service quality adds to consumer satisfaction and market share (Cameran et al., 2010). The quest for service quality has turned into a fundamental element for all organizations that are determined by the need to stay competitive (Hu et al., 2009). Besides, service quality is a precursor of consumer satisfaction and loyalty (Herington & Weaven, 2009). Standard state of service execution is accepted to be a viable method to create consumer satisfaction, trust, and loyalty (Huang & Liu, 2010).

Furthermore, the model of relationship quality proposed by Crosby et al. (1990) state that the effectiveness of the service provider has a positive influence on quality of relationship. The well specialized service will assure a greater acceptance by the consumer who will have the assurance of service quality. On the other hand, the customer's perception of service quality assurance certainly affects the relationship quality. The better way to improve satisfaction is to improve trust by meeting customer's shopping expectations. Better standard of service quality not only makes customers stick to one specific website but also inspires them to be loyal customers (Kim et al., 2009a). Similarly, Parasuraman et al. (2005a) have specified that the perceived service quality not only positively impacts the relational variables such as trust and satisfaction but also e- loyalty. Based on the above literature support, the researcher has formulated the following hypotheses.

H_{01}: Service quality will not impact positively on customer satisfaction.

H_{a1}: Service quality will positively impact customer satisfaction.

H_{02}: Service quality will not positively impact trust.

H_{a2}: Service quality will positively impact trust.

H_{03}: Service quality will not positively impact e-commitment.

H_{a3}: Service quality will positively impact e-commitment.

H_{04}: Service quality will not positively impact attitudinal loyalty.

H_{a4}: Service quality will positively impact attitudinal loyalty.

H_{05}: Service quality will not positively impact affective loyalty.

H_{a5}: Service quality will positively impact affective loyalty.

H_{06}: Service quality will not positively impact cognitive loyalty.

H_{a6}: Service quality will positively impact cognitive loyalty.

3.2 Perceived Value

Perceived value signifies the customer's assessment of the proportion of apparent quality and perceived sacrifice with regard to an item/service, and is consequently critical for improving purchaser's fulfillment and encouraging repatronage (Zeithaml, 1988). The multi-directional relationships among perceived value, fulfillment, and intentions to repurchase are well-inquired traditional marketing studies (Parasuraman & Grewal, 2000). Hellier et al. (2003) contend that perceived value reflects consumer's examination of the net worth of an item/service; therefore, it positively impacts customer fulfillment and repurchase intentions. Also, along with the level of fulfillment resulting from perceptions of the value received, it positively affects customer's continuance intentions (Lee et al., 2007). Additionally, Lam et al. (2004) discovered that the perceived value is a critical forerunner of fulfillment since it takes into consideration the balance of perceived advantages and sacrifices from which fulfillment infers. Zeithaml et al. (2002), confirm that customers' perceived value is nothing but the purchaser's assessment of the proportion of perceived quality and perceived sacrifice concerning product/service; it is essential for improving customers' satisfaction and encouraging repeated purchase. It is one of the fundamental aspects which explains customer's commitment and repurchase intention in internet shopping (Patterson & Spreng, 1997). The multi-directional relations between perceived value, consumer's satisfaction, and expectations to repurchase are very much recorded in traditional marketing studies (Parasuraman & Grewal, 2000). However, Hellier et al. (2003) claimed that perceived value replicates customer's valuation of the net value or worth of the item, and thus, it will positively influence satisfaction and repurchase behavior. Moreover, the level of satisfaction will result from customers' sensitivity of the value received; perceived value has a significant influence on consumer's e-

loyalty (Lin & Wang, 2006). Lam et al. (2004) state that perceived value is a significant precursor of e-satisfaction.

Customers' perceived value is a significant variable for clarifying repeat purchase and relationship commitment (Cronin Jr et al., 2000). Woodruff (1997) contends that perceived value encourages the advancement of the customer's trust in the merchant and at this moment, simplifies the way towards settling on or obtaining choices. Singh & Sirdeshmukh (2000) found that neglecting to meet the shopper's expectations about the value got from a purchase may cause the purchaser's doubt in the vendor. Purchasers' perceived value fills in a huge system for keeping up customer's trust in online vendors (Grabner-Kraeuter, 2002). Garbarino & Johnson (1999) contend that perceived value, trust, and commitment are among the critical factors for understanding customer's buying choices. These authors suggest that the trust between two trade parties and their commitment to their trade relationship are portrayed by components that contain the parties' impression of the value related to this relationship. Therefore, based on the literature, this researcher has formulated the following hypotheses:

H_{07}: Perceived value does not positively influence customer satisfaction.

H_{a7}: Perceived value positively influences customer satisfaction.

H_{08}: Perceived value does not positively influence consumers' trust.

H_{a8}: Perceived value positively influences consumers' trust.

H_{09}: Perceived value does not positively influence consumers' e-commitment.

H_{a9}: Perceived value positively influences consumers' e-commitment.

H_{010}: Perceived value does not positively influence consumers' attitudinal loyalty.

H_{a10}: Perceived value positively influences consumers' attitudinal loyalty.

H_{011}: Perceived value does not positively influence consumers' affective loyalty.

H_{a11}: Perceived value positively influences consumers' affective loyalty.

H_{012}: Perceived value does not positively influence consumers' cognitive loyalty.

H_{a12}: Perceived value positively influences consumers' cognitive loyalty.

3.3 E-Satisfaction

The investment model established in marketing demonstrates that fulfillment can emphatically impact people's commitment to a relationship by expanding the fascination and psychological connection to the relationship (Hocutt, 1998). Hennig-Thurau et al. (2002) suggest that a high level of consumer satisfaction can encourage the improvement of responsibility inciting enthusiastic bonds with dealers, which may add to customer loyalty. Thatcher & George (2004) approve the chain of connections between fulfillment, commitment, and customer loyalty with regard to online business. The trust advancement process in online business settings has been intently connected with customer satisfaction (Pavlou, 2003). Lee et al. (2007) contend that a high level of fulfillment adds to the advancement of a high level of trust in the supplier. Flavián et al., (2006) presume that the level of trust is an outcome of the limit of a business/site to fulfill the requirements of its customers. At last, Garbarino & Johnson (1999) found that overall buyer fulfillment or satisfaction impacts both commitment and trust. Customer satisfaction has been found as a factor improving the sentiment of trust (Fang et al., 2011). Doong et al. (2008), proposed that when internet customers are content with online shopping website, such fulfillment makes a belief that the e-retailer is reliable. In an ordinary business condition, satisfaction assumes a significant role, and it will hugely affect the customer's loyalty towards a specific site. Hennig-Thurau et al. (2002) suggest that high state of condition of purchaser fulfillment can energize the progression of commitment instigating enthusiastic bonds with e-retailers, which may add to buyer satisfaction.

Thatcher & George (2004) support the chain of associations between buyer satisfaction and e-loyalty with respect to web-based shopping. The trust improvement process in online business settings has been almost associated with buyer's fulfillment (Pavlou, 2003). When an online buyer feels that they are happy with the web-based shopping experience, then the trust will grow; consequently, it will prompt e-loyalty. Lee et al. (2007) contend that a high state of satisfaction adds to the improvement of an irregular condition of trust in the e-retailer. Anderson & Srinivasan (2003) opine that when buyers are happy with the internet shopping webpage, their interface with that website progresses; eventually, it will result in customers' being increasingly faithful. There are a couple of explanations for a fulfilled online customer to transform into a loyal shopper. A couple of researchers have suggested the useful result of e-

satisfaction on e-loyalty (Chandrashekaran et al., 2007). Therefore, the researcher proposes the following hypotheses:

H_{013}: Customer satisfaction does not positively influence consumers' trust.

H_{a13}: Customer satisfaction positively influences consumers' trust.

H_{014}: Customer satisfaction does not positively influence consumers' attitudinal loyalty.

H_{a14}: Customer satisfaction positively influences consumers' attitudinal loyalty.

H_{015}: Customer satisfaction does not positively influence consumers' affective loyalty.

H_{a15}: Customer satisfaction positively influences consumers' affective loyalty.

H_{016}: Customer satisfaction does not positively influence consumers' cognitive loyalty.

H_{a16}: Customer satisfaction positively influences consumers' cognitive loyalty.

3.4 E-Trust

In the investigation of relationship marketing, two of the most usually explored and significant factors used to clarify loyalty's development are trust and commitment (Fuller- ton, 2005; Morgan & Hunt, 1994; Pritchard et al., 1999). To begin with, trust is considered a key condition in the long term advancement of relationships. Elevated amounts of trust are said to decrease vulnerability and diminish the impression of risk in a relationship (Morgan & Hunt, 1994). For this investigation, trust is characterized as, "the willingness of the average purchaser to depend on the capacity of the brand to play out its expressed capacity" (Chaudhuri & Holbrook, 2002). Then again, commitment is an attitudinal construct characterized as "an enduring desire to keep up an esteemed relationship" (Moorman et al., 1992). As indicated by Morgan & Hunt, (1994), relationship commitment is characterized as "an exchange partner trusting that an on-going association with another is so significant as to warrant most extreme efforts at looking after it". A broad body of the management science literature supports trust as impacting commitment to relationship advancement and maintenance (Morgan & Hunt, 1994; Pritchard et al., 1999). The predictive association among trust and commitment has also been shown in the particular setting of company-customers connections (Sargeant & Lee, 2004; Sargeant et al., 2006; Sargeant and Woodliffe, 2007; Shabbir et al., 2007). Garbarino and Johnson (1999) provide this accommodating clarification of the relationship among trust and

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commitment: "since commitment includes potential vulnerability and sacrifice, individuals are probably not going to be submitted except if the trust is now settled."

While numerous authors have thought about the indirect impact of trust on loyalty as mediated by commitment, there is additionally some proof identified with the direct impact between these factors (Amin et al., 2013; Shainesh, 2012; Zeithaml et al., 1996). In particular, Sargeant & Woodliffe (2007) propose a theoretical model in the donor relations setting that tests an indirect association among trust and loyalty; however, in their experimental model, they exhibit that trust directly affects the loyalty factors. The direct and positive connection between trust and loyalty has also been theoretically tested in later corporate-cantered research (Stathopoulou & Balabanis, 2016). Given this evidence, the author set the following connections between trust and loyalty with regard to this investigation:

The noteworthy and positive effect of trust on relationship commitment directly or indirectly on the result variable through the mediation of relationship commitment is the central beginning of the commitment and trust theory. This positive effect of trust on e-commitment has been empirically approved and validated in past examinations (Li et al., 2006; Mukherjee & Nath, 2007; Vatanasombut et al., 2008). Hennig-Thurau & Klee (1997) contend that trust advances relationship commitment since it upgrades relationship competency and addresses the central social needs of online shoppers when building a relationship with others. High trust always diminishes perceived ambiguity between e-retailer and online customers. When consumers have perceived e-trust from an internet store, they may feel good and sure while shopping at that store (Connolly & Bannister, 2008). Such a safe inclination created from e-trust expands customer's eagerness to provide honest information (Cho & Fiorito, 2009) and to keep shopping on the same site (Liu et al., 2005), bringing about higher loyalty. In other words, e- trust can decrease customers' vulnerability when shopping on the web and afterward increase the likelihood of rebuying actions (Cyr, 2008). Indeed, the positive association between e-trust and e-loyalty has been recommended by a few examinations directed with regards to the online condition (Kassim & Abdullah, 2008).Thus, this study proposes the following hypotheses:

H_{017}: E-trust does not positively influence e-commitment.

H_{a17}: E-trust has a positive influence on e-commitment.

H_{018}: E-commitment does not positively influence attitudinal loyalty.

H_{a18}: E-commitment has a positive influence on attitudinal loyalty.

H_{019}: E-commitment does not positively influence on affective loyalty.

H_{a19}: E-commitment has a positive influence on affective loyalty.

H_{020}: E-commitment does not positively influence cognitive loyalty.

H_{a20}: E-commitment has a positive influence on cognitive loyalty.

3.5 E-Commitment

On account of loyalty, e-commitment has additionally been conceptualized with various methodologies without accord concerning the part measurements (Geyskens et al., 1996). The most well-known conceptualization, however, demonstrates that the construct is made out of two sections. Firstly, affective commitment is characterized as a passionate feeling of closeness between the partners of a relationship, and the willingness of the partners to keep up the relationship later on (Geyskens et al., 1996). Secondly, calculative commitment depends on a relationship of comfort that focuses on monetary advantages or absence of potential choices (Casalóet al., 2007). In spite of perceiving these two distinct methodologies, it is entirely expected to consider commitment as a one-dimensional variable, utilizing only the affective component (Morgan & Hunt, 1994). Further, since calculative commitment is not pertinent to setting up long term relationships, nor is it important to consider the economic advantage or absence of options in a non-profit setting, the commitment will be considered as a unidimensional affective variable.

The relationship among commitment and loyalty are likewise said to be connected yet distinct ideas, with commitment having a positive relationship to loyalty in research on the public sector (Bricci et al., 2016). Further, when tried in the non-profit setting, the predictive association among commitment and loyalty has been supported (Pressgrove & McKeever, 2016).The positive impact of trust on relationship commitment and legitimately or indirectly on the result factors using the mediation of relationship commitment is the focal reason of commitment-trust theory (Morgan & Hunt, 1994). This positive impact has been empirically approved in past examinations (Vatanasombut et al., 2008). Hennig-Thurau & Klee, (1997) contend that trust advances relationship commitment since it improves relationship efficiency and addresses the focal social needs of customers when building associations with others.

Jang et al. (2008) contend that if online user's encounter with others in an online network leads them to characterize those others as being reliable, they will create solid commitment to the community.

Trust is viewed as basic to different kinds of behaviors including social interactions (Konovsky & Pugh, 1994); for example, purchasers' behavior intentions with respect to online sellers/sites (Awad & Ragowsky, 2008; Ku, 2012; Lee et al., 2007; Lu et al., 2010; Yoon & Kim, 2009). Various web-based business studies found that trust affects the behavioral intentions of online shoppers with respect to an online dealer via the mediation of relationship commitment (Vatanasombut et al., 2008). Trust is a system for surveying the degree to which people anticipate constructive results from a particular activity or choice, and hence shoppers' trust in the initiators and group purchasing sites' of group purchasing activities can inspire buyers to participate in online group purchasing activities (Hsu et al., 2012; Tingchi Liu et al., 2013). Therefore, this study proposes the following hypothesis:

H_{021}: E-commitment does not positively influence attitudinal loyalty.

H_{a21}: E-commitment has a positive influence on attitudinal loyalty.
H_{022}: E-commitment does not positively influence affective loyalty.
H_{a22}: E-commitment has a positive influence on affective loyalty.
H_{023}: E-commitment does not positively influence cognitive loyalty.
H_{a23}: E-commitment has a positive influence on cognitive loyalty.

To summarize, this chapter deliberates the theoretical background of the study. It shows how the two concepts, namely, E-Service Quality Model proposed by Parasuraman et al. (2005a) and Commitment-Trust Theory developed by Morgan & Hunt (1994) can be integrated to examine the impact of E-S-UAL model and Percieved value on e-satisfaction, Commitment trust theory and on customer loyalty dimensions in B2C online shopping context. Further, it also assesses the impact of e-satisfaction on e-trust and loyalty dimensions. Lastly, the chapter investigates the impact of e-trust on e- commitment and loyalty dimensions and the influence of e-commitment on e-loyalty dimensions. When e-retailers provide good quality products and excellent service, online shoppers will become satisfied. In turn, this leads to customers' trust, commitment, and loyalty. The chapter also presents theoretical framework of the study. Figure 2.1 shows the proposed conceptual framework for the present study.

3.6 Operationalization of Variables

All the variables which have been identified for this research are operationalized as follows:

E-service quality has been operationalized with the help of four dimensions and 22 items from E-SERVQUAL model developed by (Parasuraman et al., 2005a). All items have been modified as per the requirements to meet current research objectives.

Perceived Value in an online shopping context will be measured with the help of questions based on the psychological attachment of online shoppers. There are seven items which will measure the perceived value, and these items have been adapted from (Anderson & Srinivasan, 2003; Chiu et al., 2005; Dodds et al., 1991).

E-satisfaction has been operationalized by adapting items from the previous studies, and these items are based on the psychological reaction of online consumers' level of satisfaction after the overall transaction with an e-commerce website. All the items have been adapted from the previous studies, (McKinney et al., 2002; Oliver, 1980). There are four items which will measure the online customers' satisfaction.

E-trust has been operationalized with the help of questions based on the consumer psychological state of the belief that an e-commerce website is able to fulfill its promises communicated to the consumer. To measure this variable, scale items have been adapted from Gefen et al., (2003) and there are five items to measure e-trust.

E-commitment will be measured with the help of questions based on the worth of the association that exists among online consumers and e-commerce players. To measure this variable, items have been taken from the past literature (Vatanasombut et al., 2008; Shamdasani et al., 2008). There are five items, and this researcher has modified the items as per the present study requirement.

E-loyalty has been operationalized with the help of the questions based on its underlying dimensions such as attitudinal, affective, and cognitive loyalty in an online shopping context. There are eleven items, and all the items have been adapted from (Zeithaml, 2000; Kumar et al., 2010; Back & Parks, 2003; Yuksel et al., 2010) and the researcher has modified to match with the current research objectives.

Table 3.1: Conceptualization of Variables.

Sl. No.	Construct	Definition	Source
1	**E-Service Quality**	E-Service quality can be defined as the extent to which a website facilitates efficient and effective shopping, purchasing, and delivering of products and services.	Parasuraman et al. (2005b)
	Efficiency	The ease and speed of accessing and using the site.	
	Fulfil1ment	The extent to which the site's promises about order delivery and item availability are fulfilled.	
	System avai1ability	The correct technical functioning of the site.	
	Privacy	The degree to which the site is safe and protects customer information.	
2	**Perceived Value**	It refers to the customer's valuation of the ratio of perceived quality and sacrifice with respect to an item or service, and is therefore essential for increasing consumer's satisfaction and enabling patronage.	Zeithaml (1988); Ander- son & Srinivasan (2003); Chiu et al. (2005); Dodds et al. (1991); Sweeney & Soutar (2001)
3	**E-Satisfaction**	It is characterized as the satisfaction of the consumer with respect to her or his previous online shopping experience with a given online business firm.	Anderson & Srinivasan (2003); McKinney et al. (2002); Oliver (1980)
4	**E-Trust**	Consumer's judgment that the e-retailer is honest or trustworthy and will fulfill the promise or obligation which they have made.	Gefen (2000)

5	**Relationship Commitment**	Commitment is one individual's belief that it's on- going association with another entity is imperative and valuable, and therefore that it is worth making a substantial effort to confirm the extension of this association forever.	Morgan & Hunt (1994); Vatanasombut et al. (2008); Mukherjee & Nath (2007); Li et al. (2006)
6	**Attitudinal Loyalty**	The cognitive component of attitudinal loyalty refers to the beliefs and opinions about a particular object where, the preference for the brand comes from decision-making and evaluation.	Bloemer & Kasper (1995); Zeithaml (2000); Kumar et al. (2010)
7	**Affective Loyalty**	The term affective loyalty is defined as the degree of liking the consumer has towards the brand.	Oliver (1999); Yuksel et al. (2010); Back & Parks (2003)
8	**Cognitive Loyalty**	Cognitive loyalty is largely influenced by the consumer's evaluative response to experience, in particular to the perceived performance of an offering relative to the price.	Evanschitzky & Wunder- lich (2006); Yuksel et al. (2010); Back & Parks (2003)

Table 3.2: Summary of the Hypotheses.

Sl. No	Research questions and research objectives	Hypotheses
1	**RQ 1:** Does e-service quality influence E-trust, e-satisfaction, e-commitment, and e-loyalty dimensions? **RO 1:** To explore the impact of e-service quality on e-trust, e-satisfaction, e-commitment, and e-loyalty dimensions;	**H1a:** Service quality will positively impact on E-satisfaction. **H1c:** Service quality will positively impact e-commitment. **H1d:** Service quality will positively impact attitudinal loyalty. **H1e:** Service quality will positively impact affective loyalty. **H1f:** Service quality will positively impact cognitive loyalty.

2	**RQ 2:** Does perceived value have any relationship with satisfaction, trust, commitment, and loyalty dimensions? **RO 2:** To study the relationship be-tween perceived value with satisfaction, trust, commitment, and loyalty dimensions;	**H2a:** Perceived value has positive influence on satisfaction. **H2b:** Perceived value has positive influence on trust. **H2c:** Perceived value has positive influence on commitment. **H2d:** Perceived value has positive influence on attitudinal loyalty. **H2e:** Perceived value positively influences consumers' affective loyalty. **H2f:** Perceived value positively influences consumers' Cognitive loyalty.
3	**RQ 3:** Does e-satisfaction affects e -trust and e-loyalty dimensions? **RO 3:** To measure the influence of e- satisfaction on e-trust, and e-loyalty dimensions;	**H3a:** Customer satisfaction has positive influence on trust. **H3b:** Customer satisfaction positively influences consumers' attitudinal loyalty. **H3c:** Customer satisfaction positively influences consumers' affective loyalty. **H3d:** Customer satisfaction positively influences consumers' cognitive loyalty.
4	**RQ 4:** Is there any association of trust With commitment and loyalty dimensions? **RO 4:** To assess the effect of e-trust on e-commitment and e-loyalty dimensions;	**H4a:** E-trust positively influences e-commitment. **H4b:** E-trust positively influences attitudinal loyalty. **H4c:** E-trust positively influences affective loyalty. **H4d:** E-trust has positive influence on cognitive loyalty.
5	**RQ 5:** Does e-commitment influence E-loyalty dimensions? **RO 5:** To examine the relationship among commitment and loyalty dimensions;	**H5a:** E-commitment has positive influence on attitudinal Loyalty. **H5b:** E-commitment has positive influence on affective loyalty. **H5c:** E-commitment has positive influence on cognitive Loyalty.

Hypotheses of the Study

H_{01}: Service quality does not impact positively on customer satisfaction.

H_{a1}: Service quality will positively impact customer satisfaction.

H_{02}: Service quality will not positively impact trust.

H_{a2}: Service quality will positively impact trust.

H_{03}: Service quality will not positively impact e-commitment.

H_{a3}: Service quality will positively impact e-commitment.

H_{04}: Service quality will not positively impact attitudinal loyalty.

H_{a4}: Service quality will positively impact attitudinal loyalty.

H_{05}: Service quality will not positively impact affective loyalty.

H_{a5}: Service quality will positively impact Affective loyalty.

H_{06}: Service quality will not positively impact cognitive loyalty.

H_{a6}: Service quality will positively impact cognitive loyalty.

H_{07}: Perceived value does not positively influence customer satisfaction.

H_{a7}: Perceived value positively influences customer satisfaction.

H_{08}: Perceived value does not positively influence consumers' trust.

H_{a8}: Perceived value positively influences consumers' trust.

H_{09}: Perceived value does not positively influence consumers' e-commitment.

H_{a9}: Perceived value positively influences consumers' e-commitment.

H_{010}: Perceived value does not positively influence consumers' attitudinal loyalty.

H_{a10}: Perceived value positively influences consumers' attitudinal loyalty.

H_{011}: Perceived value does not positively influence consumers' affective loyalty.

H_{a11}: Perceived value positively influences consumers' affective loyalty.

H_{012}: Perceived value does not positively influence consumers' cognitive loyalty.

H_{a12}: Perceived value positively influences consumers' cognitive loyalty.

H_{013}: Customer satisfaction does not positively influence consumers' trust.

H_{a13}: Customer satisfaction positively influences consumers' trust.

H_{014}: Customer satisfaction does not positively influence consumers' attitudinal loyalty.

H_{a14}: Customer satisfaction positively influences consumers' attitudinal loyalty.

H_{015}: Customer satisfaction does not positively influence consumers' affective loyalty.

H_{a15}: Customer satisfaction positively influences consumers' affective loyalty.

H_{016}: Customer satisfaction does not positively influence consumers' cognitive loyalty.

H_{a16}: Customer satisfaction positively influences consumers' cognitive loyalty.

H_{017}: E-trust does not positively influence e-commitment.

H_{a17}: E-trust has a positive influence on e-commitment.

H_{018}: E-commitment does not positively influence attitudinal loyalty.

H_{a18}: E-commitment has a positive influence on attitudinal loyalty.

H_{019}: E-commitment does not positively influence on affective loyalty.

H_{a19}: E-commitment has a positive influence on affective loyalty.

H_{020}: E-commitment does not positively influence cognitive loyalty.

H_{a20}: E-commitment has a positive influence on cognitive loyalty.

H_{021}: E-commitment does not positively influence attitudinal loyalty.

H_{a21}: E-commitment has a positive influence on attitudinal loyalty.

H_{022}: E-commitment does not positively influence affective loyalty.

H_{a22}: E-commitment has a positive influence on affective loyalty.

H_{023}: E-commitment does not positively influence cognitive loyalty.

H_{a23}: E-commitment has a positive influence on cognitive loyalty.
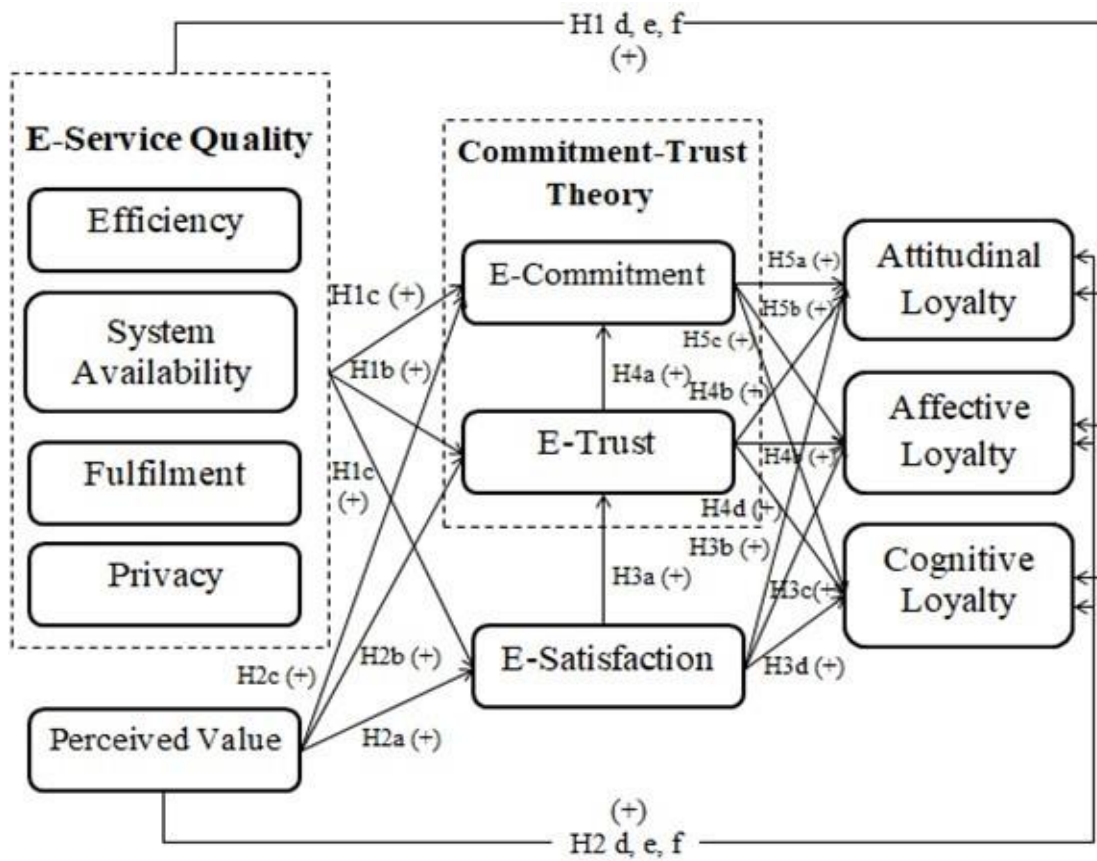
Figure 3.1: Proposed Conceptual Framework for the Present Study.

CHAPTER 4 RESEARCH DESIGN

This chapter mainly deals with research methodology, which includes an organized procedure to carry on the entire research work. It gives the overall idea about the development of measurement scales, population, sample frame, sample technique, diagnostic analysis of study variables, tools used to collect the data and statistical tools used to analyze the data and test the hypotheses.

4.1 Development of Measurement Scales

A review of the literature was done to decide the ideal approach to measure each latent construct. The latent construct can be characterized as a construct that cannot be estimated straight forwardly, yet, can be represented by at least one or more variables (Indicators) (Hair et al., 2015). To quantify such constructs, regularly researchers incorporate numerous questions (called indicators or items) in the survey instrument. The mix of the responses to these indicators gives a sensibly exact proportion of the latent construct for the respondent. In the present investigation, eight latent constructs are in the research model. These are e-service quality, perceived value, e-satisfaction, e- commitment, e-trust, attitudinal loyalty, affective loyalty, and cognitive loyalty. Each one of these latent constructs has been estimated based on the indicators or items used in various investigations. The details of the latent construct items are exhibited in Table

4.1. Every one of the factors was estimated utilizing 5 point Likert scale with 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree. Table 3.1 shows all the study constructs and resources and Table 3.2 exhibits all the measurement scales of the study.

4.2 Formative versus Reflective Measurement

The specification of latent variables is one of the important issues in Structural Equation Modeling (SEM) analysis. A variable can be specified either as a formative latent variable or as a reflective latent variable. When a variable is specified as reflective, essentially, it suggests that each item causally influences the latent variable. On the other hand, when a variable is specified as a formative variable, essentially it shows the underlying items as an empirical surrogate for the latent variable. When it comes to deciding the nature of a construct, it is challenging to decide whether to model a variable as reflective or as formative. However, some rules of thumb for

categorizing a latent variable as formative or as reflective are provided by (Jarvis et al. 2003) and the same were used in this research study.

4.3 Development of Instruments

This researcher adapted a total of 51 items appropriate to the eight constructs of the theoretical model from the existing literature and refined them based on the particular subject of this examination. The researcher estimated the majority of the constructs of interest as first-order reflective constructs except for e-service quality. As discussed previously, the construct of e-service quality is modeled as a second-order formative construct that is estimated by four first-orders reflective sub-constructs of efficiency, system availability, fulfillment and privacy in this examination. All the estimation items were pilot- tested using samples gathered from 50 respondents in web-based shopping activities. We finally considered the 43 items incorporated into the final study to be significantly reliable since individual Cronbach's alpha coefficients of all the first order construct accomplished the prescribed level of 0.7 (running from 0.92 to 0.98) (see Table 4.1) (Kannan & Tan, 2005). These items were estimated using a five-point Likert scale extending from (1) strongly disagree to (5) strongly agree (see Appendix A).

4.4 Data Collection and Statistical Tool

A structured questionnaire with 5-point-Likert scale was used to collect the data from the targeted respondents (online shoppers). The respondents were those who bought from online shops like Flipkart, Amazon, Snapdeal, Myntra, Shop Clues, and Jabong. The researcher used simple random sampling method and snowball sampling method to collect the data from the online shoppers. After pilot study, the final questionnaire was sent to 725 respondents and asked to fill the survey and forward the same to their family members, friends and colleagues. After continues follow up, I could able get 1030 responses from the respondents (from the different states of the country). To analyze the data which was collected from the respondents, appropriate models were used, such as Statistical Package for Social Science (SPSS) and Structural Equation Model- ing (SEM)-Amos 23.0 version. Structural Equation Modeling has a background marked by over 100 years. Spearman in 1904 utilized SEM for estimation model in his work on Psychical exercises and mental tests (Spearman 1904). With SEM Spearman attempted to separate the basic factors in an enormous

number of factors. Fourteen years later Wright (1918, 1921) presented way investigation. Wright predominantly centered around watched factors. Later sociology professors Blalock (1961, 1971) and Duncan (1975) composed books on the best way to utilize SEM for sociology contemplates. In the year 1972, Goldberger utilized SEM with regard to economies (estimation of market interest). In the following year, that is, 1973 Joreskog created LISREL (linear auxiliary relations) program for breaking down ways. After LISREL, other PC programs were created by different analysts to complete SEM investigation. For instance, RAM (reticular activity model) was created by McArdle and McDonald (1984) and EQS (Equations) was created by Bentler (1985). Arbuckle (1989) presented the AMOS (investigation of minute structures) program, which is utilized in the present examination to complete SEM. SEM is one of the most appropriate research methods to analyze and achieve the research objectives of this study. This method outlines a general framework for linear modeling when latent variables are involved and are modeled as multiple related equations simultaneously (Muthen, 2002). Further, SEM allows for flexibility in terms of specifying the equations, and it also offers an edge over the traditional methods such as regression analysis (Hox & Bechger, 1998).

4.5 Structural equation modelling

Structural equation modelling (SEM) has a history of more than 100 years. Spearman in the year of 1904 used SEM for the measurement model in his research work on psychical activities and mental test (Spearman 1904). Through SEM Spearman tried to extract the underlying factors in a large number of variables. After 14 years, Wright (1918, 1921) introduced path analysis. Wright mainly focused on observed variables. Later social sciences researchers Blalock (1961, 1971) and Duncan (1975) wrote books on how to use SEM for social science studies. In the year 1972, Goldberger used SEM in the context of economics (estimation of supply and demand). In the very next year, that is, 1973 Joreskog developed LISREL (linear structural relations) program for analysing paths. After LISREL, other computer programs were developed by various other researchers to carry out SEM analysis. For example, RAM (reticular action model) was developed McArdle and McDonald (1984) and EQS (equations) was developed by Bentler (1985). Arbuckle (1989) introduced AMOS (analysis of moment structures) program, which is used in the present study to carry out SEM.

SEM is a multivariate technique that combines factor analysis and multiple regressions. This facilitates the researcher to examine a series of interrelated dependence relationships between the observed variables and the latent constructs. The difference between SEM and other multivariate techniques is that for other multivariate techniques researchers have to do separate analysis for each dependent variable whereas SEM can analyse all together. Through the structural model of the SEM, which is drawn based on the theory, the researcher can develop path diagram where all the relationships between the variables (independent as well as dependent) can be drawn using paths. Path diagram is the series of structural equations which are shown through paths. SEM can directly measure the relationships between latent and observed variables (Hair et al. 2015). Moreover, it can also measure error variance. Hence, the present study uses SEM to measure the relationships between latent and observed variable. SEM generally involves two stages, which were also used in the present study. The first stage is the measurement model and the second stage is the structural model.

Table 4.1: Measurement Scales and Sources

Construct	Number of Items	Source
E-Service Quality	Twenty-two	Parasuraman et al. (2005b)
Perceived Value	Four	Anderson & Srinivasan (2003) Chiu et al. (2005) Dodds et al. (1991) Sweeney & Soutar (2001)
E-Satisfaction	Four	McKinney et al. (2002) Oliver (1980)
E-Trust	Five	Gefen et al. (2003)
E-Commitment	Five	Vatanasombut et al. (2008) Mukherjee & Nath (2007) Li et al. (2006)
Attitudinal Loyalty	Three	Zeithaml (2000) Kumar et al. (2010)
Affective Loyalty	Three	Yuksel et al. (2010) Back & Parks (2003)
Cognitive Loyalty	Five	Yuksel et al. (2010) Back & Parks (2003)

Table 4.2: Development of the Measurement Scales.

		Latent construct used in the present study
E-Service Quality	E 1	This website is well structured.
	E 3	This website loads its pages fast.
	E 4	This website makes it easy to find what I need.
	E 5	This website makes it easy to browse anywhere on the website.
	SA 2	This website launches and runs quickly.
	SA 3	This website does not crash.
	SA 4	At this website, pages do not freeze while processing the order.
	FF 1	This website delivers orders as promised.
	FF 2	This website makes items available for delivery within the proper time.
	FF 3	This website quickly delivers what I order.
	FF 4	This website sends out the exact items ordered.
	FF 5	This website has the items in stock, which they claim to have.
	FF 6	This website is truthful about its offerings.
	FF 7	This website makes accurate promises about the delivery of products.
	P 1	This website protects information about my web-shopping behavior.
	P 2	This website does not share my personal information with other.
	P 3	This website protects information about credit or debit card.
Perceived Value	PV 3	Products purchased from this website have acceptable quality.
	PV 4	Products purchased at this website are worth the money paid.
	PV 6	Products purchased from this website would be economical.
	PV 7	Products purchased from this website have consistent quality.
E -Satisfaction	ES 1	I like to purchase from this website.
	ES 2	I am happy with the experience of purchasing products from this website.
	ES 3	I think purchasing products from this website is a good idea.
	ES 4	Overall, I am satisfied with purchasing products from this website.
E-Trust	ET 1	Based on my experience, I know this website is honest.
	ET 2	Based on my experience, I know this website is not opportunistic.
	ET 3	Based on my experience, I know this website keeps its promises to customers.
	ET 5	Based on my experience, I know this website is trustworthy.

	EC 1	I am committed to this website.
E-Commitment	EC 2	I want this website to be available for a long time.
	EC 3	I will feel very upset if this website disappears in the future.
	EC 4	I feel attached to this website.
Attitudinal Loyalty	ATL 1	Website provides superior quality service as compared to any other website.
	ATL 2	No other websites performs services better than this website.
	ATL 3	This website provides more benefits than any other websites.
Affective Loyalty	AFL 1	I love shopping with this website.
	AFL 2	I feel happy when I purchase from this website.
	AFL 3	I like this website more than other websites.
Cognitive Loyalty	CL 1	I say positive things about this website to other people.
	CL 2	I recommend this website to someone who seeks my advice.
	CL 3	I encourage friends and relatives to purchase from this website.
	CL 4	I Consider this website as my first choice to buy products.

4.6 Profile of Survey Sample

A total of 1030 responses were received from the respondents. However, only 1012 survey questionnaires were found suitable for further analysis. Among these 1012 survey questionnaires, there were 78 survey questionnaires with missing values. The mean variable scores replaced the missing values in these survey questionnaires before further analysis. The diagnostic analysis of the data further indicated that there were no cases with Univariate outliers, and 75 cases with multivariate outliers. To find out multivariate outliers, Mahalanobis test Hair et al., (2015) was conducted. Finally, only 937 responses were found suitable to carry out further analysis. The demographic profile of the respondents is summarized in Table 4.5.

CHAPTER 5 DATA ANALYSIS AND INTERPRETATION

This chapter is the crucial section of this research. This study begins with the reliability analysis of both the pilot study and the final study as well as exploratory analysis followed by a demographic profile of the respondents. It discusses the Confirmatory Factor Analysis for an individual construct, measurement model, validity and reliability, common method bias, and structural model. Further, this chapter ends with the discussion of the SEM results of the final study.

Table 5.1: Demographic Profile of the Study Respondents.

Variable	Items	Frequency	Percentage
Gender	Male	448	47.8
	Female	489	52.2
Age	16-20 years	85	9.1
	21-25 years	477	50.9
	26-30 years	212	12.9
	31-35 years	128	13.7
	36-40 years	79	8.4
	41-45 years	47	5.0
Marital Status	Married	237	25.3
	Single	700	74.7
Qualification	Doctoral/Research Scholar	128	13.7
	Postgraduate	437	46.6
	Undergraduate	372	39.7
Occupation	Care Taker (House Wife)	11	1.2
	Student	652	69.6
	Working	274	29.2

Table 5.2: General Information

How long have you been using Internet?	Less than 1 Year	2	0.20
	1-2 Years	4	0.40
	5-6 Years	489	52.20
	Above 7 Years	442	47.20
How long have you been shopping online?	Less than 1 year	75	8.00
	1-2 Years	157	16.80
	2-3 Years	219	23.40
	3- 4 years	242	25.80
	More than 5 years	244	26.00
Favorite Online Shopping Website	Amazon	572	61.00
	Flipkart	250	26.70
	Jabong	22	2.30
	Limeroad	4	0.40
	Myntra	42	4.50
	Paytm	28	3.00
	Snapdeal	19	2.00
Place of Internet Access	Home	481	51.33
	College	317	33.83
	Workplace	373	39.81
	Mobile	543	57.95
	Internet Cafe	128	13.66
	All Places	357	38.10
What Kind of Products do you buy online?	Electronics	615	65.64
	Personal Care	394	42.05
	Book CD	491	52.40
	Fashion	534	56.99
	Home and Furniture	55	5.87
	All of Above	137	14.62

a. Gender of the Respondents.

The final study sample had 47.8% male respondents and 52.2% female respondents.

b. Age distribution of the Respondents.

Further, the age distribution of the respondents indicates that 9.1% of the respondents are aged between 16 to 20 years, 50.9% of the respondents are aged between 21 to 25 years, 12.9% of the respondents are aged between 26 to 30 years, 13.7% of the respondents are aged between 31 to 35 years, 8.4% of the respondents are aged between 36 to 40 years, and 5.0% of the respondents are aged 41 years or more.

c. Distribution of Respondents based on their Occupation.

The distribution of the respondents based on their occupation shows that 1.2% of the respondents are care takers (housewives), 69.6% of the respondents are students, and 29.2% of the respondents are working professionals.

d. Distribution of Respondents based on their Educational Qualification.

The distribution of the respondents based on their educational qualification shows that 39.7% of the respondents are under-graduates, 46.6% of the respondents are postgraduates, and 13.7% of the respondents are doctoral students/ researchers.

e. Distribution of Respondents Based on their Marital Status.

The distribution of the respondents based on their marital status shows that 25.3% of the respondents are married, and 74.7% of the respondents are single.

f. Distribution of Respondents Based on how long they have been using the Internet.

The distribution of the respondents based on how long they have been using internet shows that 52.20% of the respondents are using internet since 5-6 years, 47.20% of respondents are using the internet for more than 7 years, 0.40% of respondents are using internet since last 1-2 years, and 0.20% of respondents are using the internet for less than 1 year.

g. Distribution of Respondents Based on how long they have been shopping online?

The distribution of the respondents based on how long they have been shopping online shows that 26.0 of respondents are shopping online for more than 5 years, 25.80% of respondents are shopping online since 3-4 years, and 23.4% of respondents are shopping online since 2-3 years, 16.80% of respondents are shopping for last 1-2 years, and 8.00% of respondents are shopping online for less than 1 year.

h.   Distribution of Respondents Based on their Online Shopping Website Preference. The distribution of respondents based on their online shopping website preference shows that 61.00% respondents prefer Amazon, 26.70% respondents prefer Flipkart, 2.30% respondents prefer Jabong, 0.40% respondents prefer Limeroad, 4.50% respondents prefer Myntra, 3.00% respondents prefer Paytm, and 2.00% respondents prefer Snapdeal.

i. Distribution of Respondents based on place of Internet Access.

The distribution of respondents based on the place of their internet access shows that 51.33% respondents surf internet at home, 33.83% respondents surf internet at College, 39.81% respondents surf internet at their workplace, 57.95% respondents surf internet on their mobiles, 13.66% respondents surf internet at internet cafes, and 38.10% respondents surf internet at all these places.

j. Distribution of Respondents based on Products they shop online.

The distribution of respondents based on products they shop online shows that 65.64% respondents shop electronics, 42.05% respondents shop personal care products, 52.40% respondents shop books and CDs, 56.99% respondents shop fashion products, 5.87% respondents shop home and furniture products and 14.62% of respondents shop all of the products mentioned.

5.1 Common Method Bias

"Most of the scholars agree that common method variance (i.e., the variance that is attributable to the measurement method rather than to the constructs the measures represent) is a potential problem in behavioral research"(Jarvis et al., 2003). In order to test the presence of common method bias in the final dataset, Harman's one-factor analysis and common latent factor analysis were used. In order to perform Harman's one-factor analysis, we used all the items and performed exploratory factor analysis by constraining the number of factors to be extracted to 1. The analysis results show that the single factor extracted from Harman's one-factor analysis explains 48.95% variance in the dataset.

Thus, based on Harman's single factor test, it was concluded that there is no issue of common method bias in the dataset. The analysis results from Harman's one-factor analysis are summarized in Table 4.21. Further, in order to confirm that the issue of common method bias is not present in the current dataset, we also performed common latent factor analysis. The common latent factor analysis results are summarized in Table 4.22. It can be observed that the path coefficients do not change in a very significant manner if the common latent factor is added to the full model confirmatory factor analysis. As recommended by Anderson & Gerbing (1988), all the values support the measurement superiority with the current sample size. Consequently, we can safely conclude that the theoretical model is valid in the present study.

Preliminary Check

5.2 Diagnostic Analysis of Study Variables

1. Treatment of missing observation

In order to perform SEM analysis in SPSS AMOS, the missing values were treated first. There were a total of 78 missing cases that were observed in the dataset. The missing values within each observed variable of a latent construct were replaced by the mean score of all other items of that latent construct.

2. Outliers: Univariate and Multivariate

It is important to identify and remove any outliers in the data as it may influence the skewness and kurtosis levels. Kline (2005) has defined Univariate outliers as cases with an extreme value on one variable, and multivariate outliers are cases with an unusual combination of scores. For Univariate outliers, the data values are first converted to standard scores (z scores) as suggested by (Hair et al., 2015). Further, the guidelines suggest that for large sample size (> 80) the threshold value of standard scores ranges from + 3. Using this rule of thumb, it was observed that there were no cases with Univariate outliers. For multivariate outliers, the Mahalanobis distance was used as suggested by Cohen et al. (2010); Kline (2005). Mahalanobis distance is a measure of the distance between the specific case's values on the predictor variables and the centroid of the independent variables. There were 75 cases with multivariate outliers, and these cases were removed from the dataset.

3. Normality Test

As suggested by Bollen & Stine (1992) and Byrne (2001), the skewness and kurtosis of the data were analyzed to ensure that the data did not violate the normality assumption. The outliers may influence the skewness and kurtosis levels; therefore, we first removed the outliers before testing for the normality. In the context of SEM analysis, if the normality assumption is violated in the dataset, the Chi-square test statistics of overall model fit will be inflated, and the standard errors used to test the significance of individual parameter estimates will be deflated (Byrne 2001; Tomarken & Waller 2005).

The diagnostic analysis of study variables are summarized in Table 4.6. The skewness and kurtosis of the observed variables indicate that the distribution of the variables does not deviate significantly from the normal distribution. The skewness and kurtosis value for all the variables is less than (3 and -3) which indicated a near normal distribution.

The parameters in EFA are first calculated using the principal component method of data extraction along with Varimax using SPSS v23.0. Next, the maximum likelihood method is used for parameter estimation in Confirmatory Factor Analysis and Structural Equation Modeling analysis using AMOS v

23.0. These two methods are widely used in applied behavioral science studies and are appropriate for the scope of this research.

5.3 Data Analysis

This research aims to analyze the relationship between eight different constructs: Service Quality, Perceived Value, Commitment, Trust, Satisfaction, Attitudinal Loyalty, Affective Loyalty, and Cognitive Loyalty within the Indian context. In particular, the focus of this research is to analyze the impact of Service Quality Dimensions and Perceived Value on Satisfaction, Commitment, Trust, and different forms of Loyalty. Further, this research seeks to explore the impact of Satisfaction, Commitment, and Trust on different forms of Loyalty. The parameters in exploratory factor analysis (EFA) are first calculated using the principal component method of data extraction along with Varimax (see Table 4.2, Table 4.3 and Table 4.4) using SPSS v23.0. Next, the maximum likelihood method is used for parameter estimation in CFA and SEM analysis using AMOS v 23.0. These two methods are widely used in applied behavioral science studies and are appropriate for the scope of this research.

In order to ensure that the CFA results are not biased due to the EFA performed in the beginning, this study adopts a two-step approach which is used for model construction for SEM analysis as specified by (Jin & Villegas, 2007) and (Pandey & Chawla, 2014). The first step (using pilot study dataset N=50) involves testing for the data reliability and validity using Exploratory Factor Analysis (EFA), followed by (using final study dataset N=936) testing the validity and reliability of the hypothesized measurement model using Confirmatory Factor Analysis. The next step involves testing the structural model and the significance of the relationships (using the final dataset, N=937) on the basis of the CFA models from step 1. It should be mentioned here that the use of CFA along with the SEM techniques is a relatively new way to test for the validity of constructs used in the model.

5.4 Reliability Analysis for the Pilot Study

Table 5.3: Reliability Analysis for the Pilot Study

Construct	No. of Items	Cronbach's Alpha
Fulfilment	04	0.958
System Availability	03	0.920
Efficiency	07	0.943
Privacy	03	0.921
Perceived Value	04	0.980
E-Satisfaction	04	0.982
E-Trust	04	0.982
E-Commitment	04	0.983
Attitudinal Loyalty	03	0.979
Affective Loyalty	03	0.980
Cognitive Loyalty	04	0.984

5.5 Exploratory Factor Analysis (EFA for the Pilot Study)

5.5.1 E-Service Quality

EFA was first conducted using 100 responses which were collected for the pilot study. As expected, four factors were extracted for Service Quality construct, and these factors together explained 68.666% variance in the total indicator scores. It can be observed that some of the items of Service Quality constructs (SQE2, SQE6, SQE7, SQE8, and SQS1) show low communality (< 0.4) and factor loading (< 0.50) (Costello and Os- borne, 2005). These items are removed, and EFA is carried out again with the deleted item, and these factors together explain 83.7% variance.

The data analysis in Table 4 shows that all the items of Service Quality constructs show factor loading greater than 0.50 (Costello & Osborne, 2005). Thus, when we look at the sub-constructs of Service Quality construct we conclude that only 4 items of the proposed 8-item Efficiency sub-construct load on the factor are extracted from EFA, only 3 items of the proposed 4-item System Availability sub-construct load on the factor are extracted from EFA, all the 7

items of the proposed 7-item Fulfillment sub- construct load on the factor are extracted from EFA, and all the 3 items of the proposed 3-item Privacy sub-construct load on the factor are extracted from EFA.

The Cronbach's alpha obtained for the resulting items of the four factors of the Service Quality construct (Table 4.7) was well above being acceptable at 0.912 for Efficiency sub-construct, 0.914 for system availability sub-construct, 0.947 for Fulfillment sub-construct, and 0.930 for privacy sub-construct and there was no item with an item- to-total correlation that fell below 0.5 for each of these sub-constructs.

5.5.2 Perceived Value

EFA was conducted using a pilot study dataset with all the indicator variables. As expected, only one factor was extracted for Perceived Value construct, and this factor explained 64.805% variance in the total indicator scores. It can be observed that some of the items of Perceived Value constructs (PV1, PV2, and PV5) show low communality (< 0.4) or factor loading (< 0.50) (Costello and Osborne, 2005). These items are removed, and EFA is carried out again with the deleted items. The analysis results in Table 5 show that all the items of Perceived Value constructs show communality value greater than 0.4 and factor loading greater than 0.50 (Costello & Osborne, 2005). Thus, we conclude that only four items of the proposed 7-item Perceived Value construct load on the factor extracted from EFA. The Cronbach's alpha obtained for the resulting items of one factor of the Perceived Value construct (Table 4.7) was well above being acceptable at 0.980, and there was no item with an item-to-total correlation that fell below 0.5.

5.5.3 E-Satisfaction

EFA was performed using a pilot study dataset with all the indicator variables. As expected, only one factor was extracted for Satisfaction construct, and this factor explained 95.264% variance in the total indicator scores. The analysis results in Table 5 show that all the items of Satisfaction constructs show communality value greater than 0.4 and factor loading greater than 0.50 (Costello & Osborne, 2005). Thus, we conclude that all the four items of the proposed 4-item Satisfaction construct load on the factor are extracted from EFA. The

Cronbach's alpha obtained for the resulting items of the one factor of the Satisfaction construct (Table 4.7) was well above being acceptable at 0.962, and there was no item with an item-to-total correlation that fell below 0.5.

5.5.4 E-Trust

EFA was accomplished with all the indicator variables. As expected, only one factor was extracted for Trust construct, and this factor explained 76.543% variance in the total indicator scores. It can be observed that one of the items of Trust constructs (ET4) shows low communality (< 0.4) and factor loading (< 0.50) (Costello and Osborne, 2005). This item is removed, and EFA is carried out again with the deleted items. Table 5 presents the results of the EFA for the Trust construct with deleted items. The analysis results in Table 5 show that all the items of Trust constructs show communality value greater than 0.4 and factor loading greater than 0.50 (Costello & Osborne, 2005).Thus, we conclude that only four items of the proposed 5-item Trust construct load on the factor are extracted from EFA. The Cronbach's alpha obtained for the resulting items of the one factor of the Trust construct (Table 4.7) was well above being acceptable at 0.954, and there was no item with an item-to-total correlation that fell below 0.5.

5.5.5 E-Commitment

EFA was conducted with all the indicator variables. Only one factor was extracted for Commitment construct, and this factor explained 76.428% variance in the total indicator scores. It can be observed that one of the items of Commitment constructs (EC5) shows low communality (< 0.4) and factor loading (< 0.50) (Costello and Osborne, 2005). This item is removed, and EFA is carried out again with the deleted items. Table 5 presents the results of the EFA for the Commitment construct with deleted items. The analysis results in Table 5 show that all the items of Commitment constructs show communality value greater than 0.4 and factor loading greater than 0.50 (Costello & Osborne, 2005). Thus, we conclude that only four items of the proposed 5- item Commitment construct load on the factor are extracted from EFA. The Cronbach's alpha obtained for the resulting items of the one factor of the E-Commitment construct (Table 4.7) was well above being acceptable at 0.973, and there was no item with an item-to-total correlation that fell below 0.5.

5.5.6 Attitudinal Loyalty

EFA was conducted with all the indicator variables. Only one factor was extracted for Attitudinal Loyalty construct, and this factor explained 96.655% variance in the total indicator scores. Table 4.4 presents the results of the initial EFA for the Attitudinal Loyalty construct. The analysis results in Table 4.4 show that all the items of Attitudinal Loyalty constructs show communality value greater than 0.4 and factor loading greater than 0.50 (Costello & Osborne, 2005). Thus, we conclude that all the three items of the proposed 3-item Attitudinal Loyalty construct load on the factor are extracted from EFA. The Cronbach's alpha obtained for the resulting items of the one factor of the Attitudinal Loyalty construct (Table 4.7) was well above being acceptable at 0.968, and there was no item with an item-to-total correlation that fell below 0.5.

5.5.7 Affective Loyalty

EFA was done using all the indicator variables. As expected, only one factor was extracted for Affective Loyalty construct, and this factor explained 96.668% variance in the total indicator scores. Table 4.4 presents the results of the initial EFA for the Affective Loyalty construct. The analysis results in Table 4.4 show that all the items of Affective Loyalty constructs show communality value greater than 0.4 and factor loading greater than 0.50 (Costello & Osborne, 2005). Thus, we conclude that all the three items of the proposed 3-item Affective Loyalty construct load on the factor are extracted from EFA. The Cronbach's alpha obtained for the resulting items of the one factor of the Affective Loyalty construct (Table 4.7) was well above being acceptable at 0.973, and there was no item with an item-to-total correlation that fell below 0.5.

5.5.8 Cognitive Loyalty

EFA was conducted with all the indicator variables. As expected, only one factor was extracted for Cognitive Loyalty construct, and this factor explained 95.83% variance in the total indicator scores. Table 4.4 presents the results of the initial EFA for the Cognitive Loyalty construct. It can be observed that one of the items of Cognitive Loyalty constructs (CL5) shows low communality ($<$ 0.4) and factor loading ($<$ 0.50) (Costello and Osborne, 2005). This item is removed, and EFA is carried out again with the deleted items. Table 4.4 presents

the results of the EFA for the Cognitive Loyalty construct with deleted items. The analysis results in Table 4.4 show that all the items of Cognitive Loyalty constructs show communality value greater than 0.4 and factor loading greater than 0.50 (Costello & Osborne, 2005). Thus, we conclude that only four items of the proposed 5-item Cognitive Loyalty construct load on the factor extracted from EFA. The Cronbach's alpha obtained for the resulting items of the one factor of the Cognitive Loyalty construct (Table 4.7) was well above being acceptable at 0.984, and there was no item with an item-to-total correlation that fell below 0.5.

Table 5.4: Measurement Instruments for the Factor of E-Service Quality

Variable	Items	Questions	Loadings
Efficiency Eigen Value=5.267 % Variance Explained=30.985	E 1	This website is well structured.	0.837
	E 3	This website loads its pages fast.	0.812
	E 4	This website makes it easy to find what I need.	0.823
	E 5	This website makes it easy to browse anywhere on the website.	0.800
System Availability Eigen Value=3.486 % Variance Explained=20.505	SA 2	This website launches and runs quickly.	0.837
	SA 3	This website does not crash.	0.806
	SA 4	At this website, pages do not freeze while processing the order.	0.830
Fulfilment Eigen Value=2.769 % Variance Explained=16.287	FF 1	This website delivers orders as promised.	0.861
	FF 2	This website makes items available for delivery within the proper time.	0.791
	FF 3	This website quickly delivers what I order.	0.784
	FF 4	This website sends out the exact items ordered.	0.796
	FF 5	This website has the items in stock, which they claim to have.	0.767
	FF 6	This website is truthful about its offerings.	0.777
	FF 7	This website makes accurate promises about the delivery of products.	0.756
Privacy Eigen Value=2.708 % Variance Explained=15.928	P 1	This website protects information about my web-shopping behavior.	0.882
	P 2	This website does not share my personal information with other.	0.843
	P 3	This website protects information about credit or debit card.	0.822
Total Variance Explained		83.705	

Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)	0.937		
Bartlett's Test of Sphericity	Approx. Chi-Square	8599.675	
	Df.	136	
	Sig.	0.00	

Table 5.5 : Measurement Instruments for the Factors of Perceived Value, E-Satisfaction, E-Trust, and E-Commitment

Variable	Items	Questions	Loadings
Perceived Value Eigen Value=3.781 % Variance Explained=94.53	PV 3	Products purchased from this website have acceptable quality.	0.879
	PV 4	Products purchased at this website are worth the money paid.	0.771
	PV 6	Products purchased from this website would be economical.	0.770
	PV 7	Products purchased from this website have consistent quality.	0.868
Total Variance Explained	94.53		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)	0.885		
Bartlett's Test of Sphericity	Approx. Chi-Square	3071.866	
	Df.	6	
	Sig.	0.000	
E-Satisfaction Eigen Value=3.811	ES 1	I like to purchase from this website.	0.789
	ES 2	I am happy with the experience of purchasing products from this website.	0.770

% Variance	ES 3	I think purchasing products from this website is a good idea.	0.72
Explained=95.264	ES 4	Overall, I am satisfied with purchasing products from this website.	0.973
Total Variance Explained	95.264		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)	0.867		
Bartlett's Test of Sphericity	Approx. Chi-Square 3374.822 Df. 6 Sig. 0.000		

Variable	Items	Questions	Loadings
E-Trust Eigen Value=3.820 % Variance Explained=95.504	ET 1	Based on my experience, I know this website is honest.	0.988
	ET 2	Based on my experience, I know this website is not opportunistic.	0.972
	ET 3	Based on my experience, I know this website keeps its promises to customers.	0.977
	ET 5	Based on my experience, I know this website is trustworthy.	0.972
Total Variance Explained	95.504		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)	0.937		

Bartlett's Test of Sphericity	Approx. Chi-Square	3419.749	
	Df. Sig.	6	
		0.000	
E-Commitment Eigen Value=3.817 % Variance Explained=95.434	EC 1	I am committed to this website.	0.987
	EC 2	I want this website to be available for a long time.	0.974
	EC 3	I will feel very upset if this website disappears in the future.	0.972
	EC 4	I feel attached to this website.	0.975
Total Variance Explained	95.434		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)	0.876		
Bartlett's Test of Sphericity	Approx. Chi-Square	3383.638	
	Df.	6	
	Sig.	0.000	

Table 5.6: Measurement Instruments for the Factors of Attitudinal Loyalty, Affective Loyalty and Cognitive Loyalty.

Variable	Items	Questions	Loadings
Attitudinal Loyalty Eigen Value=2.900 % Variance Explained=96.665	ATL 1	Website provides superior quality service as compared to any other website.	0.789
	ATL 2	No other websites performs services better than this website.	0.882
	ATL 3	This website provides more benefits than any other websites.	0.779
Total Variance Explained		96.655	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)		0.772	
Bartlett's Test of Sphericity.		Approx. Chi-Square 2345.825 Df. 3 Sig. 0.000	
Affective Loyalty Eigen Value=2.900 % Variance Explained=96.668	AFL 1	I love shopping with this website.	0.890
	AFL 2	I feel happy when I purchase from this website.	0.779
	AFL 3	I like this website more than other websites.	0.781
Total Variance Explained		96.668	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)		0.758	
Bartlett's Test of Sphericity.		Approx. Chi-Square 2382.509 Df. 3 Sig. 0.000	
Cognitive Loyalty Eigen Value=3.839 % Variance Explained=95.983	CL 1	I say positive things about this website to other people.	0.748
	CL 2	I recommend this website to someone who seeks my advice.	0.817

	CL 3	I encourage friends and relatives to purchase from this website.	0.876
	CL 4	I Consider this website as my first choice to buy products.	0.778
Total Variance Explained	95.983		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)	0.880		
Bartlett's Test of Sphericity .	Approx. Chi-Square 3545.652 Df. 6 Sig. 0.000		

Final Study

5.6   Confirmatory Factor Analysis for E-Service Quality

Figure 4.1 shows a measurement model that is constructed with all the items remaining after the final step of EFA, as summarized in Table 4.2. The CFA is performed using a final dataset with 937 responses, and the CFA results indicate that all the model fit indices show deviation from the acceptable levels (Table 4.8). Thus, we conclude that the measurement model with the indicators as specified in Figure 4.1 fits the data well (Byrne, 2001; Kline, 2005).

Further, the composite reliability (CR) for Service Quality construct (0.843) is well above the acceptable limit. Similarly, the average variance extracted (AVE) for the Service Quality construct (0.760) is above the threshold value. Thus, we can conclude that the Service Quality construct is internally reliable and convergent valid (Fornell & Larcker, 1981). The composite reliability and average variance extracted values for all the constructs are summarized in Table 20.

Table 5.6: Descriptive Statistics for all the Items of the Study Variables

Study Variable	Items	N	Min	Max	Mean	SD	Skewness	Kurtosis
Efficiency	SQE 1	937	1	5	3.04	1.412	0.002	-1.279
	SQE 2	937	1	5	2.94	1.252	-0.037	-0.963
	SQE 3	937	1	5	3.08	1.32	-0.088	-1.175
	SQE 4	937	1	5	3.03	1.334	-0.076	-1.212
	SQE 5	937	1	5	3.00	1.336	-0.070	-1.198
	SQE 6	937	1	5	2.87	1.228	0.004	-0.930
	SQE 7	937	1	5	2.96	1.246	-0.071	-0.939
	SQE 8	937	1	5	2.99	1.268	-0.105	-0.991
System Availability	SQS 1	937	1	5	3.07	1.377	-0.039	-1.178
	SQS 2	937	1	5	3	1.38	-0.017	-1.228
	SQS 3	937	1	5	2.98	1.308	0.041	-1.133
	SQS 4	937	1	5	3.03	1.302	-0.056	-1.137
Fulfillment	SQF 1	937	1	5	3.01	1.414	0.030	-1.288
	SQF 2	937	1	5	2.98	1.335	0.006	-1.224
	SQF 3	937	1	5	3.01	1.322	-0.022	-1.170
	SQF 4	937	1	5	2.97	1.331	0.022	-1.186
	SQF 5	937	1	5	2.98	1.348	0.021	-1.217
	SQF 6	937	1	5	3.01	1.326	-0.016	-1.187
	SQF 7	937	1	5	3.01	1.326	0.009	-1.192
Privacy	SQP 1	937	1	5	3.07	1.394	-0.097	-1.233
	SQP 2	937	1	5	3.05	1.333	-0.067	-1.192
	SQP 3	937	1	5	3.02	1.325	-0.025	-1.187
Perceived Value	PV 1	937	1	5	3.11	1.347	-0.122	-1.106
	PV 2	937	1	5	3.14	1.38	-0.128	-1.225
	PV 3	937	1	5	3.38	1.478	-0.471	-1.260
	PV 4	937	1	5	3.28	1.325	-0.505	-1.080
	PV 5	937	1	5	3.08	1.328	-0.051	-1.099
	PV 6	937	1	5	3.26	1.339	-0.513	-1.093
	PV 7	937	1	5	3.27	1.308	-0.522	-1.050
E-Satisfaction	ES 1	937	1	5	2.68	1.555	0.323	-1.356
	ES 2	937	1	5	2.78	1.299	0.312	-0.984

	ES 3	937	1	5	2.81	1.3	0.336	-0.977
	ES 4	937	1	5	2.78	1.292	0.305	-0.975
E-Trust	ET 1	937	1	5	3.03	1.492	-0.016	-1.421
	ET 2	937	1	5	3	1.226	-0.031	-1.135
	ET 3	937	1	5	3.01	1.244	-0.019	-1.148
	ET 4	937	1	5	4.3	0.853	-1.619	2.365
	ET 5	937	1	5	3	1.212	-0.036	-1.126
E-Commitment	EC 1	937	1	5	3.47	1.461	-0.463	-1.205
	EC 2	937	1	5	3.34	1.234	-0.450	-0.915
	EC 3	937	1	5	3.39	1.271	-0.415	-0.994
	EC 4	937	1	5	3.37	1.243	-0.410	-0.973
	EC 5	937	1	5	4.22	0.908	-1.312	1.536
Attitudinal Loyalty	ATL 1	937	1	5	2.92	1.401	0.050	-1.257
	ATL 2	937	1	5	2.92	1.176	0.009	-1.011
	ATL 3	937	1	5	2.93	1.16	0.020	-0.997
Affective Loyalty	AFL 1	937	1	5	3.01	1.395	0.006	-1.281
	AFL 2	937	1	5	3.02	1.173	0.031	-1.068
	AFL 3	937	1	5	3.05	1.187	0.021	-1.073
Cognitive Loyalty	CL 1	937	1	5	3.04	1.386	-0.099	-1.238
	CL 2	937	1	5	3.02	1.153	-0.157	-1.001
	CL 3	937	1	5	3.03	1.161	-0.138	-1.002
	CL 4	937	1	5	3.03	1.168	-0.135	-1.006
	CL 5	937	1	5	3.05	1.396	-0.055	-1.265

Table 5.7: Reliability Analysis for the Final Study

Construct	No. of Items	Cronbach's Alpha
Fulfilment	07	0.912
System Availability	03	0.914
Efficiency	04	0.947
Privacy	03	0.930
Perceived Value	04	0.975
E-Satisfaction	04	0.962
E-Trust	04	0.954
E-Commitment	04	0.973
Attitudinal Loyalty	03	0.968
Affective Loyalty	03	0.973
Cognitive Loyalty	04	0.981

Table 5.8: Model Fit Indices for E-Service Quality Construct.

Fit Indices/Model	CMIN/DF	P	GFI	CFI	TLI	RMSEA	RMR
Acceptable Fit Indices	<=3	< 0.05	>0.09	>0.09	>0.95	<0.08	<0.08
Final Model	1.389	.001	0.99	0.96	0.97	0.029	0.058
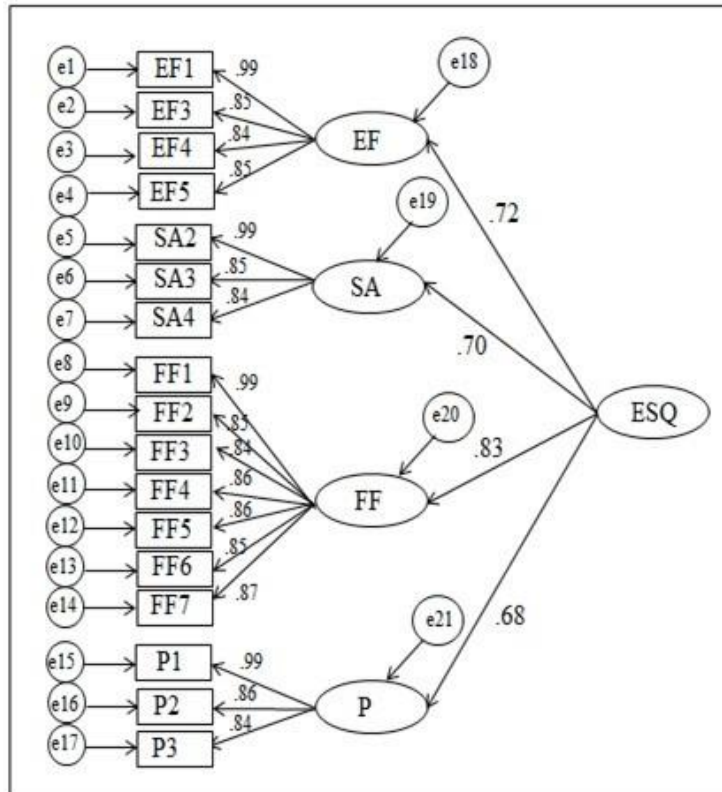
Figure 5.1: Confirmatory Factor Analysis for Service Quality.

5.7 Confirmatory Factor Analysis for Perceived Value

Figure 4.2 shows a measurement model that is constructed with all the items remaining after the final step of EFA, as summarized in Table 4.3. The CFA is performed using the final dataset, and the CFA results indicate that all the model fit indices are above/below the acceptable levels (Table 4.9). Thus, we conclude that the measurement model with the indicators as specified in Figure 4.2 fits the data well (Byrne, 2001; Kline, 2005).

Figure 5.2: Confirmatory Factor Analysis for Perceived Value.

Table 5.9: Model Fit Indices for Perceived Value Construct.

Fit Indices/Model	CMIN/DF	P	GFI	CFI	TLI	RMSEA	RMR
Acceptable Fit Indices	<=3	< 0.05	>0.09	>0.09	>0.95	<0.08	<0.08
Final Model	0.876	.001	0.99	0.99	0.96	0.001	0.002

Further, the Composite Reliability (CR) for one factor of Perceived Value construct (0.981) is well above the acceptable limit. Similarly, the Average Variance Extracted (AVE) for one of the factors of Perceived Value construct (0.930) is above the threshold value. Thus, we can conclude that one factor of Perceived Value construct is internally reliable and convergent valid (Fornell & Larcker, 1981). The composite reliability and average variance extracted values for all the constructs are summarized in Table 4.18.

Figure 5.3: Confirmatory Factor Analysis for E-Satisfaction.

5.9 Confirmatory Factor Analysis for E-Satisfaction

Figure 5.3 shows a measurement model that is constructed with all the items remaining after the final step of EFA, as summarized in Table 4.3. The CFA is performed using final dataset, and the CFA results indicate that some of the model fit indices show deviation from the acceptable levels. Thus, we re-specify the model by adding a co- variance path between ES2 and ES4 based on the modification of indices values. The CFA results indicate that all the model fit indices are above/below the acceptable levels (Table 4.10). Thus, we conclude that the measurement model with the indicators as specified in Figure 4.3 fits the data well (Byrne, 2001; Kline, 2005).

Further, the composite reliability (CR) for one factor of Satisfaction construct (0.984) is well above the acceptable limit. Similarly, the Average Variance Extracted (AVE) for one of the factors of Satisfaction construct (0.938) is above the threshold value. Thus, we can conclude that the one factor of Satisfaction construct is internally reliable and convergent valid. The composite reliability and average variance extracted values for all the constructs are summarized in Table 4.18.

Table 5.10: Model Fit Indices for E-Satisfaction Construct.

| Fit Indices/Model	CMIN/DF	P	GFI	CFI	TLI	RMSEA	RMR
Acceptable Fit Indices	<=3	< 0.05	>0.09	>0.09	>0.95	<0.08	<0.08
Initial Model	7.507	.001	0.985	0.996	0.98	0.118	0.007
Final Model	2.276	.001	0.99	0.98	0.97	0.052	0.003
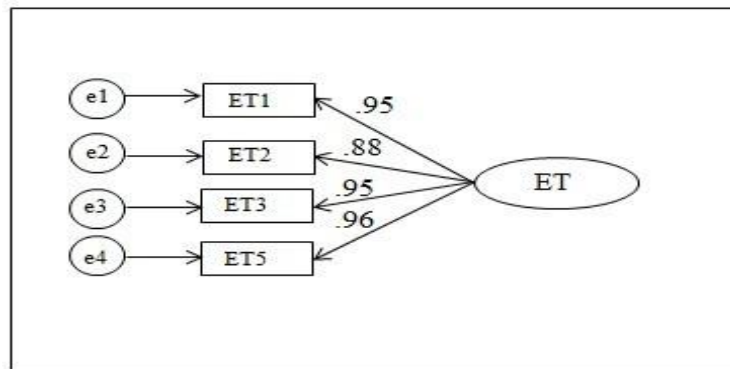
Figure 5.4: Confirmatory Factor Analysis for E-Trust

5.10 Confirmatory Factor Analysis for E-Trust

Figure 4.4 shows a measurement model that is constructed with all the items remaining after the final step of EFA, as summarized in Table 4.3. The CFA is performed using the final dataset, and the CFA results indicate that all the model fit indices are above/below the acceptable levels (Table 4.11). Thus, we conclude that the measurement model with the indicators as specified in Figure 4.4 fits the data well (Byrne, 2001; Kline, 2005).
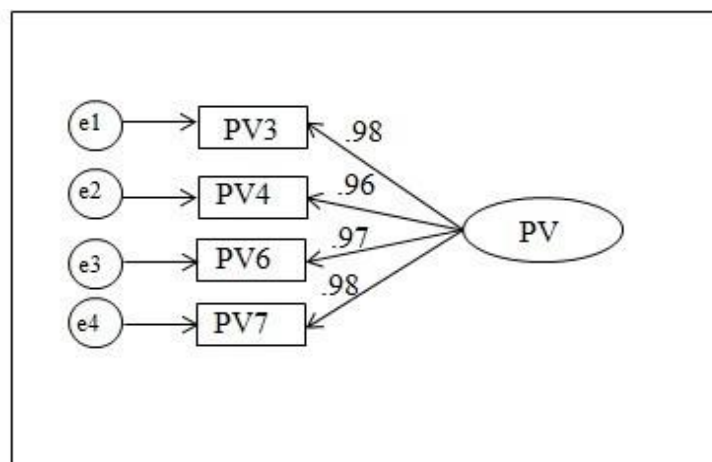
Table 5.11: Model Fit Indices for E-Trust Construct.

Fit Indices/Model	CMIN/DF	P	GFI	CFI	TLI	RMSEA	RMR
Acceptable Fit Indices	<=3	< 0.05	>0.09	>0.09	>0.95	<0.08	<0.08
Final Model	1.115	.001	0.98	0.99	0.98	0.016	0.003

Further, the composite reliability (CR) for one factor of Trust construct (0.984) is well above the acceptable limit. Similarly, the Average Variance Extracted (AVE) for one factor of Trust construct (0.938) is above the threshold value. Thus, we can conclude that the one factor of Trust construct is internally reliable and convergent valid. The composite reliability and average variance extracted values for all the constructs are summarized in Table 4.18.
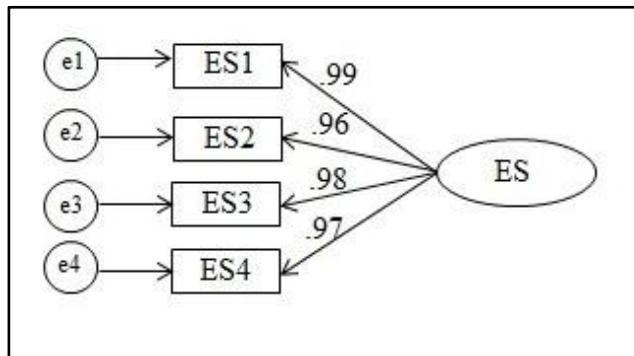

Figure 5.5: Confirmatory Factor Analysis for E-Commitment.

5.11 Confirmatory Factor Analysis for E-Commitment Figure 4.5 shows a measurement model that is constructed with all the items remaining after the final step of EFA, as summarized in Table 4.3. The CFA is performed using the final dataset, and the CFA results indicate that all the model fit indices are above/below the acceptable levels (Table 4.12).

Table 5.12: Model Fit Indices for E-Commitment Construct.

Fit Indices/Model	CMIN/DF	P	GFI	CFI	TLI	RMSEA	RMR
Acceptable Fit Indices	<=3	< 0.05	>0.09	>0.09	>0.95	<0.08	<0.08
Final Model	1.951	0.001	0.99	0.99	0.97	0.027	0.003

Thus, we conclude that the measurement model with the indicators as specified in Figure 4.5 fits the data well (Byrne, 2001; Kline, 2005).

Further, the Composite Reliability (CR) for one factor of Commitment construct (0.984) is well above the acceptable limit. Similarly, the Average Variance Extracted (AVE) for that one factor of Commitment construct (0.938) is above the threshold value. Thus, we can conclude that the one factor of Commitment construct is internally reliable and convergent valid. The composite reliability and average variance extracted values for all the constructs are summarized in Table 4.18.

Figure 5.6: Confirmatory Factor Analysis for Attitudinal Loyalty.

Table 5.13: Model Fit Indices for Attitudinal Loyalty Construct.

Fit Indices/Model	CMIN/DF	P	GFI	CFI	TLI	RMSEA	RMR
Acceptable Fit Indices	<=3	< 0.05	>0.09	>0.09	>0.95	<0.08	<0.08
Final Model	1.337	0.001	0.998	0.999	0.97	0.027	0.017

5.12 Confirmatory Factor Analysis for Attitudinal Loyalty

Figure 4.6 shows a measurement model that is constructed with all the items remaining after the final step of EFA, as summarized in Table 4.4. The CFA is performed using the final dataset, and the CFA results indicate that all the model fit indices are above/below the acceptable levels (Table 4.13). Thus, we conclude that the measurement model with the indicators as specified in Figure 4.6 fits the data well (Byrne, 2001; Kline, 2005).

Further, the Composite Reliability (CR) for one factor of the attitudinal construct (0.948) is well above the acceptable limit. Similarly, the Average Variance Extracted (AVE) for that one factor of the attitudinal construct (0.891) is above the threshold value. Thus, we can conclude that the one factor of the attitudinal construct is internally reliable and convergent valid. The composite reliability and average variance extracted values for all the constructs are summarized in Table 4.18.
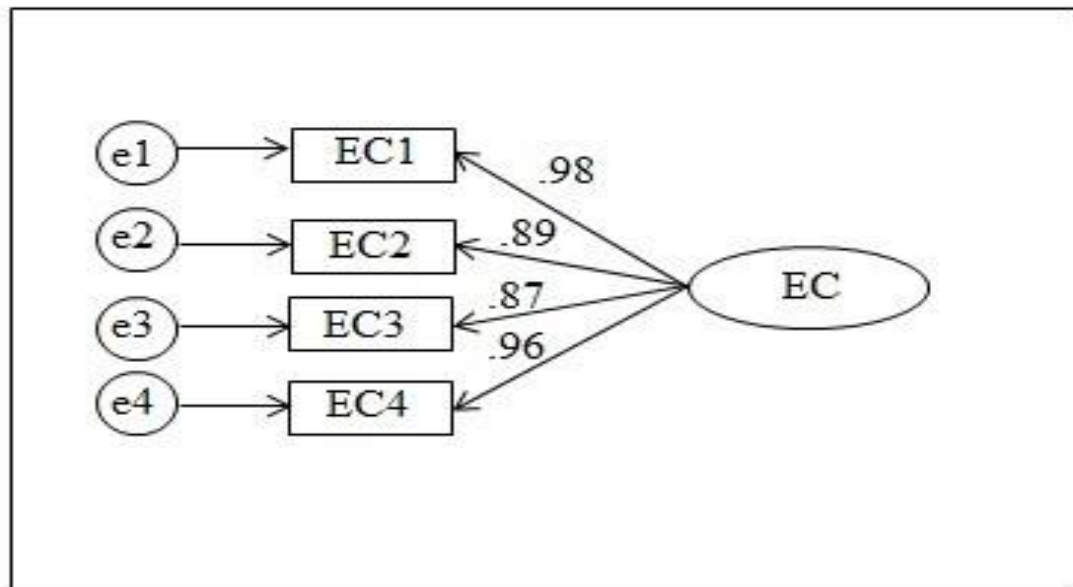
Table 5.14: Model Fit Indices for Affective Loyalty Construct.

Fit Indices/Model	CMIN/DF	P	GFI	CFI	TLI	RMSEA	RMR
Acceptable Fit Indices	<=3	< 0.05	>0.09	>0.09	>0.95	<0.08	<0.08
Final Model	0.150	0.001	0.99	0.99	0.98	0.001	0.036

5.13 Confirmatory Factor Analysis for Affective Loyalty

Figure 4.7 shows a measurement model that is constructed with all the items remaining after the final step of EFA, as summarized in Table 4.4. The CFA is performed using the final dataset, and the CFA results indicate that all the model fit indices are above/below the acceptable levels (Table 4.14). Thus, we conclude that the measurement model with the indicators as specified in Figure 4.7 fits the data well (Byrne, 2001; Kline, 2005).
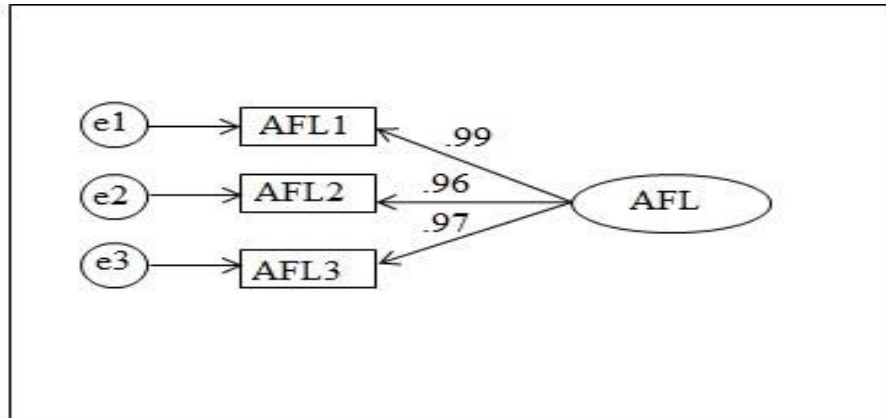
Figure 5.7: Confirmatory Factor Analysis for Affective Loyalty.

Further, the Composite Reliability (CR) for one factor of Affective Loyalty construct (0.950) is well above the acceptable limit. Similarly, the Average Variance Extracted (AVE) for one of the factors of Affective Loyalty construct (0.834) is above the threshold value. Thus, we can conclude that the one factor of Affective Loyalty construct is internally reliable and convergent valid. The composite reliability and average variance extracted values for all the constructs are summarized in Table 4.18.
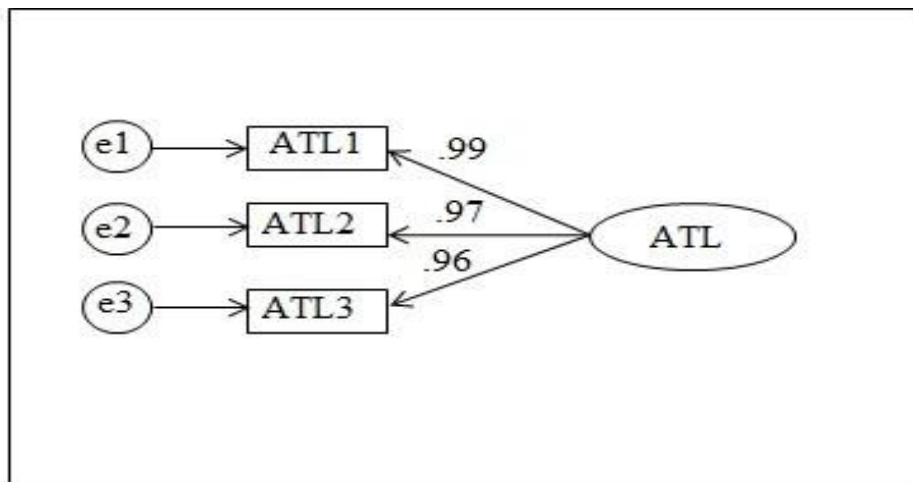
Table 5.15: Model Fit Indices for Cognitive Loyalty Construct.

Fit Indices/Model	CMIN/DF	P	GFI	CFI	TLI	RMSEA	RMR
Acceptable Fit Indices	<=3	< 0.05	>0.09	>0.09	>0.95	<0.08	<0.08
Initial Model	5.050	0.001	0.989	0.998	0.96	0.093	0.004
Final Model	2.089	0.001	0.98	0.99	0.97	0.048	0.002
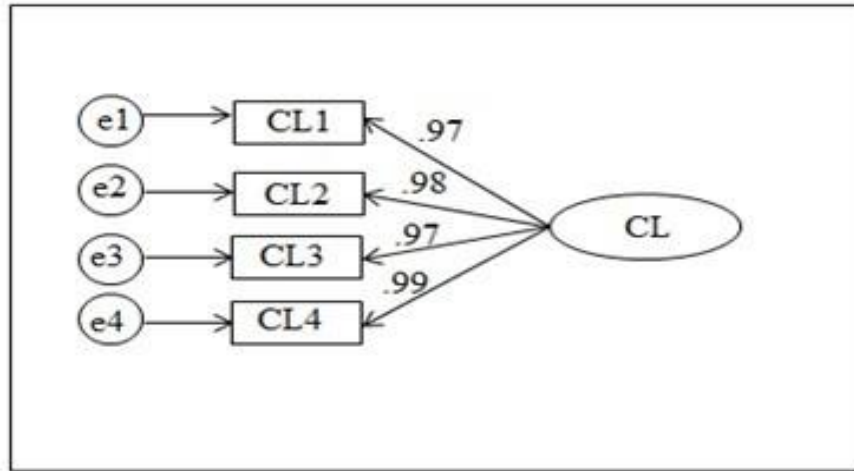
Figure 5.8: Confirmatory Factor Analysis for Cognitive Loyalty.

5.14 Confirmatory Factor Analysis for Cognitive Loyalty

Figure 4.8 shows a measurement model that is constructed with all the items remaining after the final step of EFA, as summarized in Table 4.4. The CFA is performed using the final dataset, and the CFA results indicate that some of the model fit indices show deviation from the acceptable levels (Table 4.15). Thus, we respecify the model based on the modification of indices values and add a covariance path between CL2 and CL4. The CFA results indicate that some of the model fit indices show deviation from the acceptable levels (Table 4.15). Thus, we conclude that the measurement model with the indicators as specified in Figure 4.8 fits the data well (Byrne, 2001; Kline, 2005).

Further, the Composite Reliability (CR) for one factor of Cognitive Loyalty construct (0.946) is well above the acceptable limit. Similarly, the Average Variance Extracted (AVE) for the one factor of Cognitive Loyalty construct (0.772) is above the threshold value. Thus, we can conclude that the one factor of Cognitive Loyalty construct is internally reliable and convergent valid. The composite reliability and average variance extracted values for all the constructs are summarized in Table 4.18.

5.15 Confirmatory Factor Analysis of the WholeModel

A measurement model was constructed with all the latent variables. The CFA results indicate that all of the model fit indices are above/below the acceptance level (Table 4.16). Thus, we conclude that the measurement model with all the indicators fits the data well (Byrne, 2001; Kline, 2005).

Table 5.16: Measurement Model Indices

Measure	Name	Cut off value for good fit	Study Results
χ^2/df	Normed Chi Square	Less than 3 (Hair et al., 2015)	1.521
GFI	Goodness of Fit	More than 0.90 (Hair et al., 2015)	0.943
AGFI	Adjusted Goodness of Fit	More than 0.90 (Hair et al., 2015)	0.924
TLI	Tucker Lewis Index	More than 0.95 (Hair et al., 2015)	0.965
CFI	Comparative Fit Index	More than 0.95 (Hair et al., 2015)	0.993
RMSEA	Root Mean Square Error of Approximation	Less than 0.08 (Hair et al., 2015)	0.024
RMR	Root Mean Square Residual	Less than 0.05 (Hair et al., 2015)	0.037

5.16 Construct Validity and Reliability

5.16.1 Reliability

Reliability is a measure of stability and consistency of a measurement instrument. It measures the extent to which a measurement instrument yields the same results on repeated trials. It is observed that the Cronbach's alpha value of each latent construct is greater than 0.6, which confirms that all the latent variables are reliable. Similarly, it is observed that the Composite Reliability of each latent construct is greater than 0.6, which again supports that the latent variables are internally reliable. The results for reliability are summarized in Table 4.7.

5.16.2 Convergent Validity

In order to confirm that all the items of a construct are indeed related to the construct, we analyze the convergent validity for each construct. The analysis results show that the average variance extracted is greater than 0.50 for each construct, which indicates that the items of the same construct are correlated. Further, it is observed that the items of the same construct have higher factor loading on the underlying construct. Thus, we can safely conclude the convergent validity of the constructs. The results for convergent validity are summarized in Table 4.17, 4.18 and 4.19.

Table 5.17: Convergent Validity for the Factor of E-Service Quality

Variable	Measurement Instrument	Factor Loadings	CR	AVE	MSV	ASV
E-Service Quality	E 1	0.990	0.843	0.760	0.729	0.429
	E 3	0.851				
	E 4	0.835				
	E 5	0.847				
	SA 2	0.992				
	SA 3	0.846				
	SA 4	0.841				
	FF 1	0.993				
	FF 2	0.854				
	FF 3	0.842				
	FF 4	0.857				
	FF 5	0.863				
	FF 6	0.845				
	FF 7	0.874				
	P 1	0.991				
	P 2	0.863				
	P 3	0.845				

Table 54.18: Convergent Validity for the Factors of Perceived Value, E-Satisfaction, E-Trust, and E-Commitment

Variable	Measurement Instrument	Factor Loadings	CR	AVE	MSV	ASV
Perceived Value	PV 3	0.981	0.981	0.630	0.469	0.377
	PV 4	0.964				
	PV 6	0.965				
	PV 7	0.983				
E-Satisfaction	ES 1	0.991	0.984	0.538	0.432	0.245
	ES 2	0.984				
	ES 3	0.984				
	ES 4	0.875				

Variable	Measurement Instrument	Factor Loadings	CR	AVE	MSV	ASV
E-Trust	ET 1	0.951	0.984	0.750	0.438	0.261
	ET 2	0.884				
	ET 3	0.956				
	ET 5	0.962				
E-Commitment	EC 1	0.982	0.984	0.611	0.333	0.237
	EC 2	0.884				
	EC 3	0.874				
	EC 4	0.962				

Table 5.19: Convergent Validity for the Factors of Attitudinal Loyalty, Affective Loyalty and Cognitive Loyalty

Variable	Measurement Instrument	Factor Loadings	CR	AVE	MSV	ASV
Attitudinal Loyalty	ATL 1	0.995	0.948	0.591	0.093	0.082
	ATL 2	0.973				
	ATL 3	0.962				
Affective Loyalty	AFL 1	0.991	0.950	0.534	0.122	0.083
	AFL 2	0.965				
	AFL 3	0.972				
Cognitive Loyalty	CL 1	0.973	0.946	0.672	0.214	0.086
	CL 2	0.981				
	CL 3	0.974				
	CL-4	0.985				

5.16.3 Divergent Validity

Discriminant validity tests, whether concepts or measurements, that are supposed to be unrelated are, in fact, unrelated. The result in Table 4.20 summarizes the square root of AVE for each construct (the diagonal element), MSV, ASV, and the correlation between the construct score. It can be observed that the square root of AVE, for each construct, is higher than the correlation of the construct with other items, and AVE for each construct is higher than the MSV and ASV (MSV < AVE, ASV < AVE). Thus, we conclude that each construct obeys divergent validity (Fornell & Larcker, 1981).
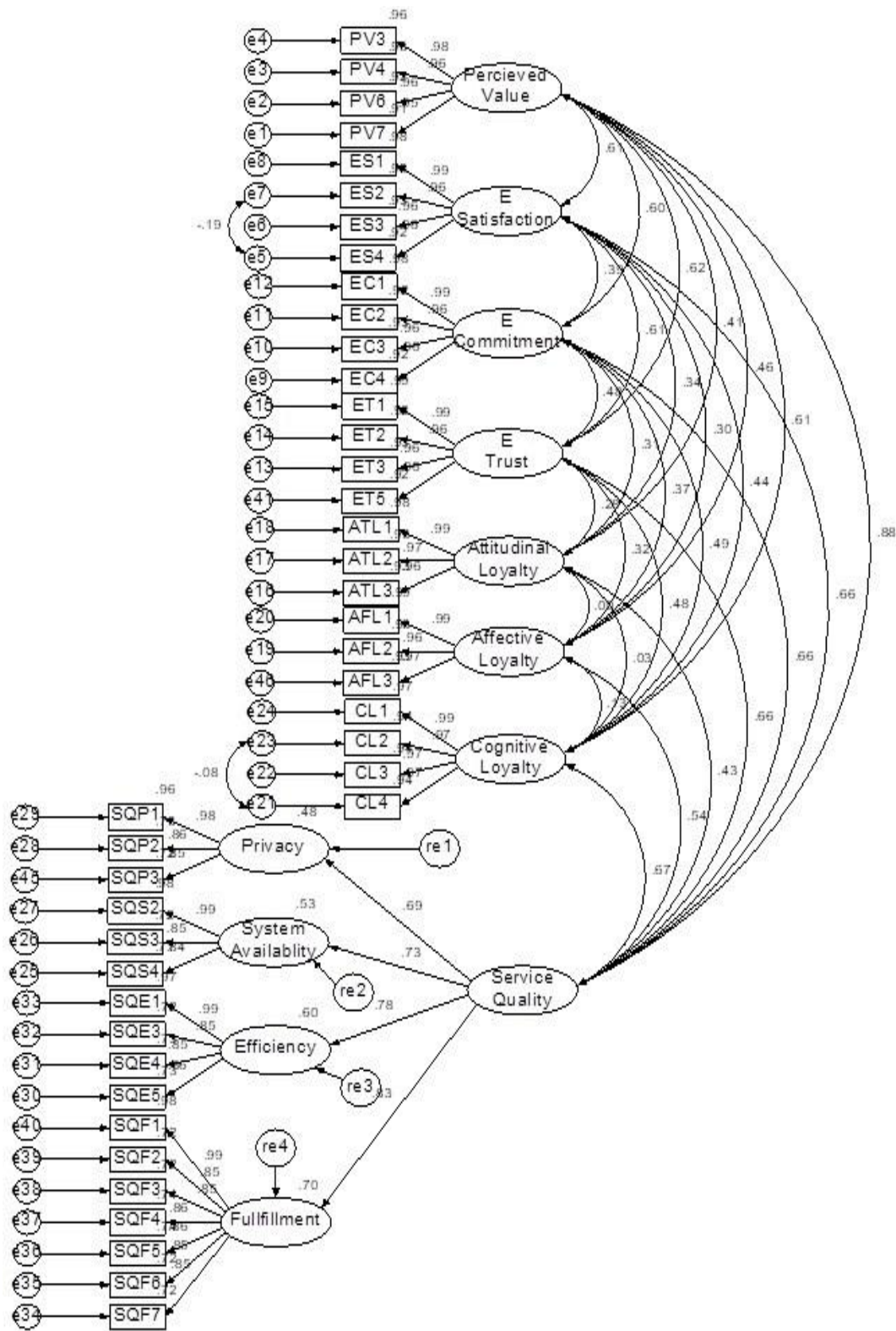
Figure 5.9: Measurement Model.

Table 5.20: Discriminant Validity of the Constructs.

Variables	Perceived Value	E-Satisfaction	E-Trust	E-Commitment	Attitudinal Loyalty	Affective Loyalty	Cognitive Loyalty	Service Quality
Perceived Value	**0.964**							
E-Satisfaction	0.603	**0.969**						
E-Trust	0.618	0.606	**0.968**					
E-Commitment	0.604	0.391	0.478	**0.968**				
Attitudinal Loyalty	0.413	0.341	0.284	0.310	**0.943**			
Affective Loyalty	0.458	0.297	0.320	0.373	0.210	**0.913**		
Cognitive Loyalty	0.613	0.438	0.480	0.492	0.026	0.126	**0.876**	
E-Service Quality	0.877	0.657	0.662	0.658	0.435	0.545	0.666	**0.872**

Table 5.21: Analysis Results from Harman's One Factor Test.

	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative%	Total	% of Variance	Cumulative%
1	21.05	48.95	48.95	21.05	48.95	48.95
2	3.16	7.36	56.31			
3	2.89	6.73	63.04			
4	2.50	5.82	68.86			
5	2.09	4.87	73.73			
6	1.63	3.78	77.51			
7	1.44	3.35	80.86			
8	1.33	3.09	83.95			
9	1.77	2.73	86.68			
10	1.06	2.46	89.14			
11	0.65	1.51	90.65			
12	0.34	0.79	91.44			
13	0.31	0.72	92.16			
14	0.31	0.72	92.88			
15	0.30	0.70	93.57			
16	0.28	0.66	94.23			
17	0.27	0.62	94.85			
18	0.26	0.61	95.46			
19	0.24	0.57	96.03			
20	0.23	0.53	96.56			
21	0.12	0.27	96.83			
22	0.11	0.25	97.08			
23	0.09	0.22	97.30			
24	0.09	0.21	97.51			
25	0.09	0.20	97.71			
26	0.08	0.19	97.90			
27	0.08	0.19	98.09			
28	0.08	0.17	98.27			
29	0.07	0.17	98.44			

30	0.07	0.17	98.61			
31	0.07	0.16	98.77			
32	0.07	0.16	98.92			
33	0.07	0.15	99.08			
34	0.06	0.14	99.22			
35	0.06	0.13	99.35			
36	0.05	0.13	99.48			
37	0.05	0.11	99.58			
38	0.04	0.09	99.67			
39	0.03	0.08	99.75			
40	0.03	0.07	99.82			
41	0.03	0.07	99.89			
42	0.02	0.06	99.95			
43	0.02	0.05	100.00			

Table 5.22: Change in Path Coefficient with and without Comman Latent Factor.

Variables	Measurement Instruments	Standardized Loadings Without Commom Latent Factor	Standardized Loadings With Commom Latent Factor	Difference
E-Service Quality	SQE 1	0.987	0.977	0.010
	SQE 3	0.851	0.834	0.017
	SQE 4	0.854	0.838	0.016
	SQE 5	0.855	0.839	0.016
	SQS 2	0.991	0.981	0.010
	SQS 3	0.847	0.829	0.018
	SQS 4	0.845	0.827	0.018
	SQF 1	0.988	0.978	0.010
	SQF 2	0.847	0.829	0.018
	SQF 3	0.850	0.834	0.016
	SQF 4	0.858	0.841	0.017
	SQF 5	0.858	0.842	0.016
	SQF 6	0.846	0.830	0.016
	SQF 7	0.847	0.830	0.017
	SQP 1	0.981	0.97	0.011
	SQP 2	0.856	0.839	0.017
	SQP 3	0.851	0.833	0.018
Perceived Value	PV 3	0.981	0.97	0.011
	PV 4	0.963	0.949	0.014
	PV 6	0.959	0.945	0.014
	PV 7	0.954	0.939	0.015
E-Satisfaction	SE 1	0.991	0.983	0.008
	SE 2	0.960	0.946	0.014
	SE 3	0.963	0.949	0.014
	SE 4	0.959	0.945	0.014
E-Trust	ET 1	0.993	0.984	0.009
	ET 2	0.959	0.943	0.016
	ET 3	0.963	0.947	0.016
	ET 5	0.958	0.942	0.016

E-Commitment	EC 1	0.992	0.982	0.010
	EC 2	0.975	0.942	0.015
	EC 3	0.963	0.948	0.015
	EC 4	0.961	0.945	0.016
Attitudinal Loyalty	ATL 1	0.990	0.979	0.011
	ATL 2	0.966	0.950	0.016
	ATL 3	0.964	0.947	0.017
Affective Loyalty	AFL 1	0.993	0.982	0.011
	AFL 2	0.964	0.947	0.017
	AFL 3	0.966	0.950	0.016
Cognitive Loyalty	CL 1	0.988	0.977	0.011
	CL 2	0.967	0.950	0.017
	CL 3	0.969	0.952	0.017
	CL 4	0.967	0.950	0.017

5.16.4 Correlation

Table 4.23 summarizes the correlation between the scores of the different latent variables. We can observe that there is a positive correlation between the factors.

Table 5.23: Correlation Analysis between Scores of Different Constructs

Variable	ESQ	PV	E-S	E-T	E-C	ATL	AFL	CL
ESQ	.921							
PV	.79**	.975						
E-S	.61**	.60**	.962					
E-T	.61**	.61**	.62**	.954				
E-C	.59**	.60**	.40**	.47**	.973			
ATL	.40**	.41**	.33**	.28**	.32**	.968		
AFL	.49**	.45**	.30**	.32**	.37**	0.03**	.973	
CL	.61**	.60**	.49**	.48**	.49**	.04**	.13**	.981

Note: All correlations are significant at $p < 0.05$; Pearson correlation with N = 935.
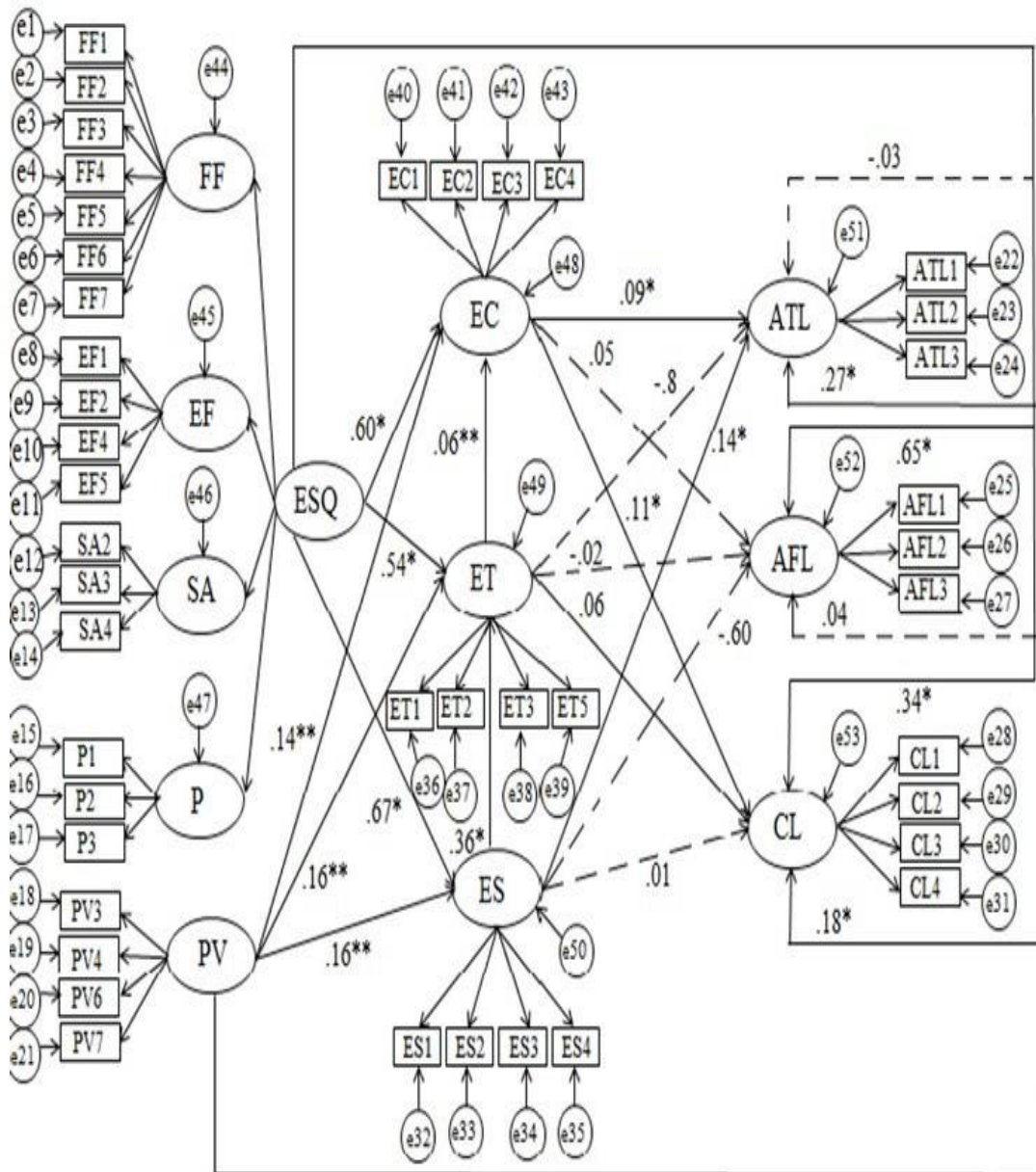
Figure 5.10: Structural Model with Insignificant Paths.

Note: $p < .001$; $p < .05$; e=error terms; Dotted lines shows insignificant direction paths; Standardized path coefficients are shown in the Figure.
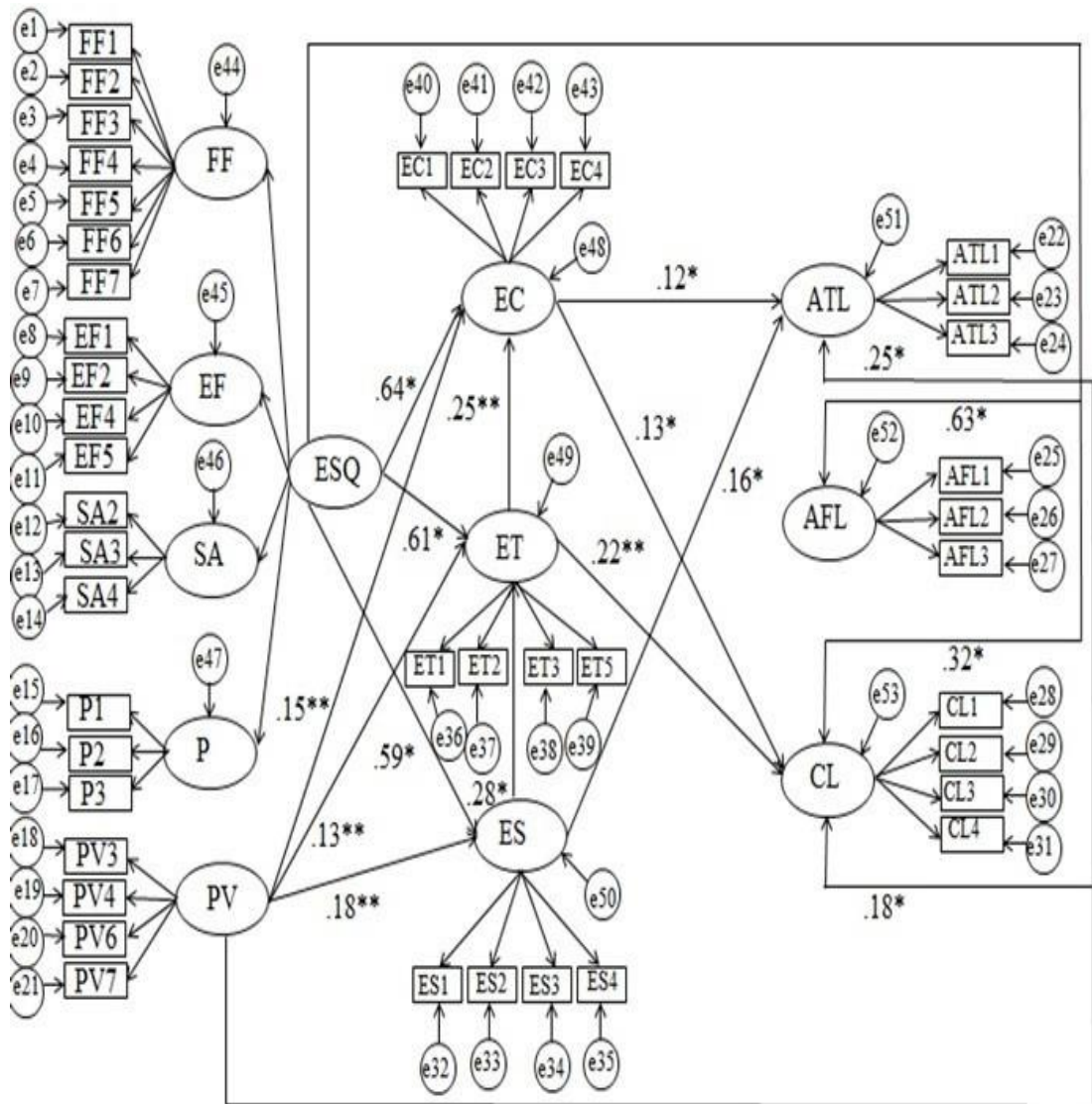
Figure 5.11: Structural Model with Significant Paths.

*Note: *p* < .001;   **p* < .05; e=error terms Standardized path coefficients are shown in the Figure.

5.17 SEM Analysis

The initial causal model for measuring the relationship among E-Service Quality, Perceived Value, E-Commitment, E-Trust, E-Satisfaction, Attitudinal Loyalty, Affective Loyalty, and Cognitive Loyalty construct as per the hypothesized model with insignificant paths is shown in Figure 4.10. Also, an alternative model with only significant paths is shown in Figure 4.11. In this model, it can be observed that all the latent variables are modeled as reflective. These models are based on the final CFA model of the individual constructs. The model fit indices in Table 4.24 show that the alternative model fits the data better compared to the hypothesized model. Thus, we conclude that the alternative model, as specified in Figure 4.10, fits the data well. The SEM results indicate that all of the parameter estimates are significant at the five percent level, and all the model fit indices are above/below the acceptance level (Table 4.24).

Table 5.24: Structural Model Indices.

Measure	Name	Cut off value for good fit	Hypothesized Model
χ^2/df	Normed Chi Square	Less than 3 (Hair et al., 2015)	2.172
GFI	Goodness of Fit	More than 0.90 (Hair et al., 2015)	0.927
AGFI	Adjusted Goodness of Fit	More than 0.90 (Hair et al., 2015)	0.942
TLI	Tucker Lewis Index	More than 0.95 (Hair et al., 2015)	0.961
CFI	Comparative Fit Index	More than 0.95 (Hair et al., 2015)	0.953
RMSEA	Root Mean Square Error of Approximation	Less than 0.08 (Hair et al., 2015)	0.035
RMR	Root Mean Square Residual	Less than 0.05 (Hair et al., 2015)	0.042

Table 5.25: SEM Analysis Results.

Depended Variable	Path	Independent Variable	Beta (β) Value	t-value	p-value	Decision
H1a E-Satisfaction	←	Service Quality	0.672*	6.929	0.001	Supported
H1b E-Trust	←	Service Quality	0.538*	4.733	0.001	Supported
H1c E-Commitment	←	Service Quality	0.597*	6.034	0.001	Supported
H1d Attitudinal Loyalty	←	Service Quality	-0.032	-0.293	ns	Refuted
H1e Affective Loyalty	←	Service Quality	0.646*	5.596	0.001	Supported
H1e Cognitive Loyalty	←	Service Quality	0.393*	4.008	0.001	Supported
H2a E-Satisfaction	←	Perceived Value	0.160**	2.339	0.05	Supported
H2b E-Trust	←	Perceived Value	0.159**	2.121	0.05	Supported
H2c E-Commitment	←	Perceived Value	0.137**	2.116	0.05	Supported
H2d Attitudinal Loyalty	←	Perceived Value	0.267*	3.953	0.001	Supported
H2e Affective Loyalty	←	Perceived Value	0.003	0.047	ns	Refuted
H2f Cognitive Loyalty	←	Perceived Value	0.180**	3.060	0.05	Supported
H3a E-Trust	←	E-Satisfaction	0.365*	9.139	0.001	Supported
H3b Attitudinal Loyalty	←	E-Satisfaction	0.139*	3.612	0.001	Supported
H3c Affective Loyalty	←	E-Satisfaction	-0.053	-1.405	ns	Refuted
H3d Cognitive Loyalty	←	E-Satisfaction	0.011	0.3235	ns	Refuted
H4a E-Commitment	←	E-Trust	0.064**	2.181	0.05	Supported
H4b Attitudinal Loyalty	←	E-Trust	-0.017	-0.539	ns	Refuted
H4c Affective Loyalty	←	E-Trust	-0.022	-0.699	ns	Refuted
H4d Cognitive Loyalty	←	E-Trust	0.060**	2.129	0.05	Supported
H5a Attitudinal Loyalty	←	E-Commitment	0.091**	2.362	0.05	Supported
H5b Affective Loyalty	←	E-Commitment	0.053	1.404	ns	Refuted
H5c Cognitive Loyalty	←	E-Commitment	0.110*	3.314	0.001	Supported

Note: β = standardized regression weight; $*p < .001$; $**p < .05$

CHAPTER 6 DISCUSSIONS AND CONCLUSIONS

6.1 Discussions

This is the final and important chapter of the research. This chapter starts with a summary of the study findings, discussions, and conclusions. It also deliberates both theoretical and managerial implications of the study. This chapter ends with discussing the limitations and future scope for the study.

India has been witnessing a massive growth in the internet usage during the past few years. As the people are getting more tech-savvy, their eagerness and interest in gathering more and more information about varied goods and services that are available online market have been enhanced. This, in fact, has opened a wider way for a lot of e-marketers. Increased number of e-marketers brought a major change in the customer's loyalty and soon the e-marketers understood that customer's loyalty is not only imperative to the internet seller's to serve in a better way but also to survive in this digital marketing war. E-service quality, perceived value, satisfaction, trust, commitment, and loyalty have been widely researched in well-developed economies like the US and the UK in both online as well as offline contexts, but decidedly less in developing economies like India. The short of infrastructure for connectivity and communication necessary for successful e-shopping has been a hindrance in building the trust and loyalty towards the online services in the developing countries hence limiting the online shopping to a very small class of e-shoppers who can risk their e-shopping experiences and try out the online services.

The online consumers need to be taken in to confidence by addressing their hassles in building the e-service loyalty. Not only the e-sellers but also it is the responsibility of the online shopping websites to facilitate the e-consumers to experience an enjoyable shopping.   By integrating the e-service quality model, commitment-trust theory, and satisfaction and loyalty dimensions, a richer understanding of online customers' underlying beliefs and consequent loyalty intentions can be increased.

There have been many studies and surveys undertaken to have clarity on the behavior of e-consumer. The Prospective investigators (researchers) and e-commerce

players will find our present proposed model a luxuriant ground for advance enhancement and improvement to understand how to inspire and maintain loyalty towards internet shopping.

The variables for this study have been carefully picked and put for the scrutiny for the best results. The outcomes offer strong sustenance for the theoretical model of impact between e-service quality, e-satisfaction, e-trust, customer commitment and e-loyalty dimensions (Attitudinal loyalty, Affective loyalty, and Cognitive loyalty) towards online shopping. Numerous outcomes are worth stating. According to Tan, Tung and Xu (2009), e-satisfaction in online shopping is customer judgment on the level of satisfaction derived from their e-service providers or e-retailers on internet transactions when compared to their buying experience from traditional offline retailers. During the study, e-service quality was found to have a noteworthy impact on satisfaction, e- trust, customer commitment, as well as affective and cognitive loyalty and these results are stable with the outcomes of earlier investigations by Anderson & Srinivasan (2003); Flavián et al (2006). Therefore H_1, H_2, H_3 and H_5 hypotheses are accepted and H_4 is rejected (see Table 4.25).

The 'service quality' was very rightly gauged by the e-consumers with respect to the e-service providers in the offering of the product line, effortless search, trouble-free purchase and the payment window. The e-consumers also assessed 'service quality' as largely depending on their ease of shopping experience and the services provided by the e-retailers. On-time delivery and maintaining customer's privacy was also an important criterion for this belief. Hence, it is the eminence of the service which helps e-customers build the trust towards these e-service providers and grabs the attention of the e-customers towards their products (Affective Loyalty). Consequently, they will be more committed as their trust on the website will increase. At the same time customers will be confident to do the e-payments and provide their personal details during the transactions. All these criteria result in the Cognitive Loyalty i.e. the consumer's evaluative response to experience, in particular to the perceived performance of an offering and hence it is reflect in their recommendations and Word-of-Mouth (WoM) publicity. However, good service quality does not have any direct effect on their beliefs and opinions (Attitudinal Loyalty).

Second, by it was found that perceived value had a significant impact on Consumer Satisfaction, Commitment, Trust, Attitudinal Loyalty, and Cognitive Loyalty in internet business sites. Usually, satisfied customers are seen to have more frequent usage of products or services from the same e-service provider, and are found to have stronger repurchase intentions by building that strong trust and loyalty towards them. These outcomes are in line with the results of the prior studies (Hennig-Thurau et al., 2002; Lee et al., 2010; Ku, 2012; Patterson & Spreng, 1997; Pavlou, 2003), and it can be inferred that despite the fact that the web-based switching cost is by and large accepted to be lesser than those in traditional offline settings (Li et al., 2006), web-based shopping site, consumers are still worried about the sunk costs that are related with their switching behaviour. However, once the trust and loyalty is built with the e-commerce sites, the consumers perceive their communications with the internet shopping site to be valuable and important, in that the equivalent results meet their desires, they are probably going to think about the expenditure of stopping their affiliation with the site to be high or unsuitable, and are in this manner increasingly dedicated to keeping up this relationship.

Subsequently, a great level of customer perceived value based on earlier shopping experience with e-commerce websites may not specifically expand customer's Affective Loyalty with the site later on as the feel of that fondness with the e-commerce site or the e-retailer would have descended. Also, this outcome proposes that perceived value cannot directly influence the Affective Loyalty of internet shopping site users, because it must be transformed over to customer satisfaction. It also denotes the internet shopping website user's assessment of the net worth of an item/service which includes the cost of the product, effort of gaining it and the quality time spent on getting that product or service delivered. At the point when perceived value fails to achieve web-based shopping buyers' obligatory level, it creates a distance between the e-shoppers and the e-retailers or the e-commerce sites. The e-shoppers may switch over to other online websites and e-retailers and may not plan to remain with the web site, even though occasionally the perceived value with regard to their utilization of the shopping site is high.

Third, by results demonstrate that the satisfaction is the predominant aspect of online shopping, and it affects trust and attitudinal loyalty. Hennig and Klee (1997) state that satisfaction has a positive effect on commitment since high degree of satisfaction provides

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the customer with recurrent positive reinforcement, which, in turn, creates commitment and loyalty towards the same e-retailer or the ecommerce site.

However, according to a study done on the same aspect by Yuksel et al., (2010), satisfaction does not significantly impact cognitive and affective loyalty. With a tough competition in making the e-consumers satisfied, these e-retailers have to provide many e-services along with the products. Further the e-consumer really wants to be the king of market to enjoy these extra e-services provided by many of the online shopping websites and e-retailers. He expects not only the good product to be delivered but also to have the best of post-sales services.

They should make customers delighted through handling post-sales complaints promptly as customers are not certainly attentive in guidelines but surely are concerned about how difficulties are handled when they run to in difficulties.

If only both pre-sales transactions like easy access to the website, quick in completing online orders, consistencies in the items availability online, and post-sales transactions like maintaining the delivery time, the hassle free returning of goods and return policies are fulfilled as per the customers, expectations, the online marketer can experience the loyalty of the consumers towards a specific website. Thus, online sellers should spend their available resources to address all the uncertainty or ambiguity of their online consumers to win their trust. Hence they should maintain a long-term relationship with them through good quality products and excellent post-sale services. Alongside, it is also learnt that, satisfied customers trust the websites (Pavlou, 2003), as well as opinions (attitudinal loyalty) about the websites that are positive. Thus, e-retailers should understand the customers shopping requirements thoroughly and strive to fulfill them completely.

Fourthly, e-trust is a significant predictor of commitment and cognitive loyalty. It is considered to be the critical factor as there is a direct proportional relationship between trust and satisfaction, since the existence of trust elevates levels of transactional outcome and causes greater satisfaction (Terawatanavong and Whitwell, 2007). Based on many surveys on the failure of consumer involvement in the online shopping, it has been observed that the lack of trust on the online marketers/ websites was the main barrier to e-customers indecisiveness in online shopping. Online transactions typically involve two types of trust: a) Trust in the integrity of the transaction (behavioral risk)

which can be seen in the product information given in the website, product illustrations and the quality of the goods delivered and b) Trust in the infrastructure supporting the transaction (environmental risk) typically identified as the delivery services, security of the e-consumers personal details, safe e-transactions from malicious programs which might hamper the reputation of the e-retailing companies.

Online trust comprises of perception of consumers on how the website would deliver as per expectation, how credible the website's information is, and the degree of confidence on the website (Krauter and Kaluschab 2003).Trust is the most important factor in forming loyalty in online scenario as internet transactions are perceived to involve high level of risk as there is absence of customers' direct contact with the company/seller and further customers have to hand over sensitive personal information.

It is appropriate to suggest that, creating trust is as significant as creating an excellent platform to maintain a better relationship by building the confidence and loyalty as the e-transactions are perceived to involve high level of risk in the virtual environment.

Commitment-Trust theory scholars have strongly recommended looking further into the associations among these constructs. So, as the trust on a particular website is built, customers get more committed towards it. Hennig-Thurau & Klee (1997) also state that the customers who trust a website, inform others (WOM) and recommend it time and again (cognitive loyalty) resulting in the stronger repurchasing intentions. The non-appearance of face to face dealings among customers and the representatives or agents of web-based shopping sites may add to this phenomenon since choices identified with support in web-based shopping exercises through a specific site will, in general, be subject to the buyers' trust in the site. Moreover, in assessing the trustworthiness of shopping sites, customers are likely to be worried about whether the internet shopping sites are equipped for satisfying their requirements (trust in one's capacity) to an adequate degree.

The establishment of trust, in general, depends on the degree of credibility of the website's information and the post sales services. Further to this, it is dependent upon customer learning of the methodology and systems implemented by the site to guarantee an affirmative use involvement, which may just be obtained over physical connections (Jahnget al., 2000). Such trust in the web-based shopping sites may lead

buyers to place endeavors into upholding their relationship (i.e. relationship commitment) and be loyal with the web-based shopping sites. Therefore, an online shopping website has to create appropriate and user friendly mechanisms to continue customer shopping as well as finance-related privacy like safeguarding the personal banking information and build their confidence in developing affective and cognitive loyalty.

Fifthly, "Commitment corresponds to the psychological and emotional involvement established with a brand before the consumer is able to determine that the repeat purchase behavior results from a sense of loyalty" (Vieira, 2011). Hence, customer commitment has a significant and affirmative influence on both cognitive and attitudinal loyalty, and these results are in line with the prior investigations (Pressgrove & McKeever, 2016). That's why loyalty is witnessed as the means of sustaining or enhancement of customer's patronage over the long term, despite the influences to cause switching of the brands. Therefore, establish a favorable relationship between commitment and cognitive loyalty in online shopping.

By building up this favorable relation, the e-retailer can seek the customers' commitment to their shopping website and thereby rooting them to purchase the same brand or the same organization purchase. This in turn results in to the Word-of-Mouth publicity and recommendations to the other prospective customers to shop from their favorite website (cognitive loyalty). The highly positive beliefs and opinions about the e-retailer or his shopping website create the attitudinal loyalty. The internet has showered the 21st century e-customer with an excess of choices, each promising to do things a little better than the last. Companies worldwide have to build innovative ways of capturing a customer's attention while they surf through complex digital ecosystems. The needs of the customer are consistently changing, and businesses have to change with it or risk the very glaring possibility of losing even the most loyal customers to the competition as the social media networks and search engines keep fueling consumer demands.

Often, success of building a loyal customer refers to a proactively structured system where the business attends to customer's needs and problems in real time as the problems arise. The goal is to make the customers feel so important that their issues are resolved instantly. Online marketers should always be on their toes to understand the customers' expectations and their needs, with respect to the new products and the

quality of the services they provide to keep up their promises.

To sum up, these outcomes demonstrate the significance of the emerging of a continuum of consumer relationships and loyalty in internet business settings, extending from the transactional (i.e., E-service quality, perceived value, and consumer satisfaction) to the relational orientation (i.e. commitment and trust) to develop internet shopper's loyalty towards web-based shopping sites (Garbarino & Johnson, 1999;Grabner-Kraeuter, 2002).

A number of conclusions on commitment, loyalty and customer lifetime value may be drawn from this research. As such, marketing programs aimed at augmenting long-term relationships should be designed with reference to the differing impacts of affective and persistent commitment. The programs should be skewed to ensure that they elicit affective responses to increase the probability of long-term relationship building outcomes. To conclude, the outcome of the study impact on commitment and customer loyalty.

The policies/ marketing approaches that intend to improve the performance of technical and transactional measures might be viewed as successful, for holding online customers, only if they contribute to the advancement and maintenance of buyers' relational commitment and trust in the web-based business site.

6.2 Summary and Conclusions

There is a strong impact between e-service quality, perceived value, satisfaction, trust, and commitment. In the purview of loyalty dimensions, one of the dimensions is not supporting the hypotheses. Similarly, a review of research objectives suggests that one of the dimensions of the e-loyalty has not supported the research objective. However, there is a strong and positive relationship between e-service quality, perceived value, e-trust, e-satisfaction, and e-commitment. Hence, e-commerce players have to strive towards formulating and delivering good quality service, providing good product for better price, boosting customer's confidence level by maintaining customer privacy, satisfying customers through a wide range of products and their on-time delivery, maintaining strong relationship with customers through customer relationship management and attaining their loyalty by meeting customer shopping expectations. In order to satisfy different forms of loyal customers, e-players have to provide customized services.

This investigation endeavors to advance the comprehension of the factors impacting on the improvement of various types of loyalties in B2C internet shopping settings from a universal viewpoint by incorporating the technical (E-service quality), transactional (E-satisfaction, e-trust, and e-commitment), and relational points of view (Loyalty development). To accomplish this, a multi-view investigation model that incorporates the essential concepts of the E-SERVQUAL model and the commitment-trust theory is developed.

The proposed multi-view model is studied in the B2C setting of inter- net shopping sites. Subsequently, the results of the current study provides managers huge bits of knowledge into viable strategies for planning their sites and dealing with their relations with online shoppers to inspire them to keep on utilizing their sites to conduct internet business exercises. In adopting the perceived value, consumer satisfaction, trust, commitment, and loyalty dimensions, the current investigation proposes and examines its research model based on a theoretically determined conceptual model. This investigation consolidates other relevant theories, such as e-service quality model and the Commitment-trust theory in relating and justifying the impact of psychological factors as an examination of how purchasers would develop loyalty in B2C internet shopping setting.

CHAPTER 7 IMPLICATIONS, LIMITATIONS AND FUTURE RESEARCH

7.1 Theoretical Implications

The outcomes of this examination have various theoretical implications (E-Service Quality and E-Loyalty). First, the results show the noteworthy informative intensity of our research model for the improvement of buyer's loyalty in internet shopping settings.

The exploration results, accordingly, contribute to the present comprehension of web- based business by investigating the relative significance of the technical, transactional, and relational perspectives, which have not been thoroughly addressed in the B2C web-based business literature. This examination, therefore, contributes to the theoretical improvement of the current e-commerce literature by incorporating the E- SERVQUAL model with the theory of commitment-trust to properly integrate the primary evidence of the mechanical, transactional, and social perspectives to comprehend web-based business customer loyalty development with regard to B2C web-based shopping. Of the majority of the constructs that impact purchaser loyalty toward web-based shopping sites, e-service quality, perceived value, commitment, trust, consumer satisfaction has comparatively more noteworthy impact. These outcomes expand earlier investigations on e-commerce that have implemented the transactional and relational value-based perspectives by further signifying the significance of commitment, trust, and consumer satisfaction in inferring and anticipating purchaser loyalty improvement with regard to B2C web-based shopping.

Further, e-commerce investigations have adopted E-service quality model and commitment trust theory to explore buyer behaviour in group buying websites settings, yet these examinations have mostly centered around C2B or B2B settings (Kim et al., 2010; Vatanasombut et al., 2008). Limited examinations have adopted the theory of commitment-trust by mutually considering commitment and trust to research internet shopper behaviour in C2B environments. In e-commerce settings due to the observed risks related to the absence of face-to-face interactions, trust does not provide essential warranty for the arrangement of maintainable affiliations that encourage new social interactions (Dwyer et al., 2007).

The findings of this study would, thus, provide scholars significant insights into the adoption of the theory of commitment-trust to viably distinguish and research the important success elements of web-based business sites in a verity of C2B settings from a relational point of view.

The e-service quality model has been habitually applied to investigations in different e-commerce settings due to its novel qualities in incorporating technical and transactional perspectives into one single model (Chong et al., 2013; Ulbrich et al., 2011; Wang, 2008). Nonetheless, limited studies in the past have adopted this model to explore internet purchaser loyalty development in B2C settings. Therefore, the outcome of this research additionally approves the handiness of this model in terms of researching the success of B2C e-commerce sites.

7.2 Managerial Implications

From the current study results it is revealed that, e-service quality shows a moderately more grounded impact on customer satisfaction, trust, and commitment than attitudinal loyalty and cognitive loyalty. It shows how important are satisfaction, trust and commitment in an online shopping environment. Both commitment and trust demonstrate a comparatively stronger impact on attitudinal loyalty and cognitive loyalty than affective loyalty. Therefore, online players have to understand how best they can get the insights from the market and try to fulfill them with their available resources. These findings show that despite the fact that the switching costs of customers are diminishing because of exhaustive competition in e- commerce industry, managers may be able to retain consumers if they take benefit of the basic elements that help to establish and sustain positive and satisfactory social relationship with purchasers (Li et al., 2006). B2C internet shopping websites should offer customers with different mechanisms. For example decline their apparent vulnerability and the risk related with the utilization of these sites to create and maintain a great reputation, so that it could prompt more elevated amounts of trust from those shoppers. These mechanisms may incorporate robust verification techniques for checking the individualities of purchasers in internet dealings and effectively disseminating optimistic textual remarks or WOM from website members.

Moreover, online shopping sites can improve assessment frameworks for

information connected to the believability and trustworthiness of vendors and other prospective members in web-based shopping exchanges. These assessment systems can help prospective purchasers in web-based shopping to diminish their apparent vulnerability and the risk related to the inventors and different members. This, in turn, aids by encouraging the advancement of trust relationship among the sites and their customers and improving buyers' long term promise in keeping up these associations.

Internet shopping sites may also utilize discussion mediums to simplify the interchange of information among sellers, customers, and representative of the e-commerce site to enhance their understanding of what inspires purchasers to continue shopping via the websites. This information may benefit e-commerce supervisors to react to these inspirations successfully and then boost favorable associations among the websites and their prospective customers. The present research findings also establish that shoppers' loyalty toward a specific site can be improved if the development of e-service quality, perceived value, consumer satisfaction, commitment, and trust are adequately managed. Therefore, it is important for internet business websites to implement better strategies and policies that enable the improvement and maintenance of the demonstrated psychological procedures to build their purchasers' commitment as well as trust in them. Lastly, the validation of the significance of great service quality highlights the prominence of structuring the websites that are proficient in providing shoppers with consistent and appropriate system functions and remarkable system-related amenities. These services can be delivered by fulfilling the critical system design features, including an intelligent and instinctive system design and the arrangement of customized e-services. Well-designed e-commerce structures can escalate customers' perceived value and fulfillment by limiting the observed vulnerability and threats that may emerge from purchaser concerns about the operational difficulty, accessibility, consistency, and credibility of the internet shopping procedures. Therefore it is inevitable for managers to develop and design their e-commerce website in an attractive way. And also provide better services to satisfy their customers and retain them for a long-term.

7.3 Limitations of the Study and Scope for Future Research

Nevertheless, like the past studies, this investigation also has few limitations. Data has been collected from only experienced online shoppers. Non-experienced customers have been excluded in this study. Hence, care must be taken before generalizing the results. All the respondents are from India, and the researcher has not considered other countries' online shoppers. Therefore, it is not appropriate to compare the research findings with any other developed or underdeveloped country. Only a few well- known e-commerce brands have been considered for the study. Hence, care must be taken before generalizing the results to other online shopping websites.

Future investigations are encouraged to survey the proposed models or their expansion to a variety of web-based business settings utilizing samples that are gathered from different regions with improved selection techniques. Subsequently, in this investigation, trust was treated as trusting confidence, although trust is a concept with numerous angles that have altogether unique impacts on online customers.

Thus, further investigations should concentrate on the effect of further aspects of trust, for example, institution- based trust, trusting intentions and disposition of trust (McKnight and Chervany, 2002), on the online shopper's loyalty development.

Third, in spite of the fact that the results show the helpfulness of adopting commitment as a critical element for assessing the web shoppers' loyalty, prior investigations have shown the benefits of distinguishing among types of commitments, including normative, affective, continuance and cognitive commitments (Hennig-Thurau & Klee, 1997; Mukherjee & Nath, 2007). Hence, the contributions from, the present study may be stretched out over future studies that aim to explore related concerns by considering these differences. Lastly, the study utilizes the construct of loyalty as a substitute for repurchase intention and website commitment with regards to internet shopping site use. Future studies may focus on inspecting the impact of the forerunners in the present study model on different magnitudes of trust, such as benevolence, integrity, and competence in the related study settings.

7.4 Original Contributions of the Thesis

1. The present study's results help online retailers to understand the importance of online shopping experience, e-service quality, customer satisfaction and loyalty for surviving in this digital marketing war.

2. Current research outcomes support online retailers to make use of their available resources in an effective way and design/develop their shopping website to provide user friendly shopping environment for online shoppers.

3. Present study insights help online shopping players to understand online shopper's expectations as well as to formulate and implement unique marketing strategies in order to retain existing consumers and acquire new customers.

4. Study results benefit academicians to further continue the research by considering present study variables in business to business (B2B) and business to government (B2G) online shopping context in an emerging economy.

5. Research findings assist policy makers to formulate and implement various transactional and financial safety measures to maintain customer confidential information and prevent them from fraud.

6. Study outcomes help the government and the e-commerce regulatory body to take necessary action towards internet shopping fraud and minimize the online shopping risk.

7. These results also help the prospective customers to know about various online retailers and the facilities e-retailers provide for the customers in an emerging economy.

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Journal Papers

1. **Doddahulugappa Goutam**, and Gopalakrishna B V (2018), "Customer loyalty development in online shopping: An integration of e-service quality model and commitment-trust theory", *Management Science Letters*, Vol. 8 No. 11, pp. 1149-1158. Publisher- Growing Science (SCOPUS).

2. **Doddahulugappa Goutam**, and Gopalakrishna B V (2018), "The Role of Satisfaction and Trust in Developing Loyalty in E-Commerce Environment", *Inter- national Journal of Advance and Innovative Research*, Vol. 5 No. 4 (XV), pp. 648-655 (UGC).

3. **Doddahulugappa Goutam**, and Gopalakrishna B V (2019), "Determinants of Customer Satisfaction in E-Commerce Settings: An Emerging Economy Perspective", *Journal of Electronic Commerce in Organizations*, (SCOPUS & ABDC-B) **(Under Review)**.

4. **Doddahulugappa Goutam**, and Gopalakrishna B V (2019), "Impact of Technology Readiness and E-Service Quality on Purchase Intention and Behavioural Loyalty", *Journal of Electronic Commerce in Organizations*, (SCOPUS & ABDC-B) **(Under Review)**.

5. **Doddahulugappa Goutam**, and Gopalakrishna B V (2019), "Determinants of the Customer Loyalty Dimensions: E-Commerce Context in Emerging Economy", *International Journal of Internet Marketing and Advertising*, (SCOPUS & ABDC-B) **(Under Review)**.

Book Chapters

1. **Doddahulugappa Goutam**, and Gopalakrishna B V (2019), "Examining the mediating roles of e-satisfaction, e-trust, and E-commitment on cognitive loyalty development", *Marketing Mix- New Trend of 21st Century.* **(Accepted)**.

2. **Doddahulugappa Goutam**, and Gopalakrishna B V (2019), "Will you Trust the Faceless? Exploration of Antecedents and Consequences of E-Trust in E-commerce Environment", *Marketing Mix-New Trends in 21st Century*, **(Accepted)**.

3. **Doddahulugappa Goutam**, and Gopalakrishna B V (2019), "Website Recommendation: Antecedents of Emotional Satisfaction, and Repurchase Intention among Working Adults Online Shoppers", *Marketing Mix-New Trends in 21st Century.* **(Accepted)**.

Conference Papers

1. **Doddahulugappa Goutam** and Gopalakrishna B V (2019), "Causes and Magnitudes of Trust in E-Commerce Context: An Emerging Economy Perspective", In *IIMI-NASMEI Summer Marketing-IS Conference, 2019. Organized by Indian Institute of Management*, Indore.

2. **Doddahulugappa Goutam** and Gopalakrishna B V (2019), "Importance of Satisfaction and Trust in Loyalty Development: In an Online Shopping Setting", In *IIMI-NASMEI Summer Marketing-IS Conference, 2019. Organized by Indian Institute of Management*, Indore.

3. **Doddahulugappa Goutam**, and Gopalakrishna B V (2019), "Understanding the Role of Satisfaction and Trust in Developing Loyalty in E-Commerce Environment", In *International Marketing Conference, 2019. Organized by T. A Pai Man- agement Institute*, Manipal.

4. **Doddahulugappa Goutam** and Gopalakrishna B V (2019), "Do You Trust Face- less? Determinants and Consequences of E-Trust in Online Shopping", In *International Marketing Conference, 2019. Organized by T. A Pai Management Institute*, Manipal.

5. **Doddahulugappa Goutam** and Gopalakrishna B V (2017), "E-Tail Love! Antecedents of Fashion Products Consumer's Website Commitment in Digital Marketing War", In *Fifth PAN IIM World Management Conference at Indian Institute of Management, (IIM).*, Lucknow.

6. **Doddahulugappa Goutam** and Gopalakrishna B V (2017), "Exploration of Psychological Magnitudes of Satisfaction on Loyalty in Indian B2C E-Commerce", In *NASMEI Summer Marketing Conference at Indian Institute of Management (IIM)*, Indore.

7. **Doddahulugappa Goutam** and Gopalakrishna B V (2017), "What Makes Indian Consumers to Trust Faceless? Exploration of Antecedents and Influence of Trust in Indian B2C E-Commerce", In *8th Conference on Excellence in Research and Education (CERE-2017) at Indian Institute of Management (IIM)*, Indore.

8. **Doddahulugappa Goutam** and Gopalakrishna B V (2017), "An Empirical Study on Consumer E-Loyalty: With Reference to Generation-Y Online Shoppers", In *10th Doctoral Thesis Conference at IBS*, Hyderabad.

CURRICULUM VITAE

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Academic Records

1. **Ph.D.:** School of Management, National Institute of Technology Karnataka (NITK), Surathkal as full time research scholar under University Grants Commission's (UGC) Faculty Improvement Program (FIP) fellowship. Supervisor name Dr. Gopalakrishna B. V. Assistant Professor, School of Management, National Institute of Technology Karnataka, Surathkal.

2. **UGC NET:** Qualified year 2009 in Management Category.

3. **UGC KSET:** Qualified year 2015 in Management Category.

4. **PG:** Master of Business Administration (MBA)-65% from M.P Birla Institute of Management, Bengaluru.

5. **UG:** Bachelor of Business Management (BBM)-73% from T.M.A.E's BBM College, Gangavathi.

Name of the Institution(s) where Served as a teacher with dates and Length of service in each case.

Sl. No.	Name of the Institute	Designation	Dates	Length of the Service
1	Rani Channamma University, Hospet	Assistant Professor	From 26-11-2011 To till date	8.8 Years
2	PDIT College, Belagavi	Lecturer	From 5-2-2010 To 25-11-2011	10 Months
3	V.N.C College, Hospet	Lecturer	From 1-8-2010 To 5-2-2010	7 Months

(Mr. Doodahulugappa Goutam)

Place: NITK Surathkal
Date: 21-07-2020

Appendix-A

QUESTIONNAIRE

Dear Sir/ Madam, Greetings.

I am D. Goutam, Doctoral Student from School of Management NITK, Surathkal, Mangalore, Karnataka. As part of my Ph. D work, I am collecting data from online consumers of Indian e-commerce industry. In this regard, I request you to take a few minutes to respond to our survey and do the needful. And this information would be used purely for academic purpose only.

Thanking you for your kind cooperation.

Yours sincerely

D. Goutam

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Section-A

GENERAL INFORMATION

1. Since how long you have been using the internet (In Years)?
   Less than 1 year, 1-2 years, 3-4 years, 5-6 years, Above 7 years.

2. Place of internet access (Multiple Ticks).
   At workplace, At Home, At College, Internet cafe, Mobile, All of the above.

3. Since how long you have been doing online shopping?
   Less than 1 year, 1-2 years, 3-4 years, 5-6 years, More than 7 years.

4. What kind of products do you buy online? (You can select more than one).
   Electronics, Fashion, Books & CDs, Home and Furniture, Personal Care, All of the above, Others (Specify)..........

5. On an average, in a month, how much you spend for online shopping?
   Less than Rs. 1000, Rs. 1001-20000, Rs. 2001-3000, Rs. 3001-4000,
   Above Rs. 5000,

6. Which is your favorite website for online shopping? (Please select any one)
   Flipkart, Amazon, Myntra, Shop Clues, Snapdeal, Jabong, Paytm, Limeroad, Voonik, Others (Specify)........

Section-B

DEMOGRAPHIC INFORMATION

1. Name_____

2. Gender: Male, Female

   3. Age (in years): 16- 20, 21-25, 26-30, 31-35, 36-40, 41-45, Above 45.

4. Marital Status: Single, Married, Widowed, Divorced.

5. Qualification: High School or less, Pre-university, UG, PG, Doctorate, Others (Specify)...........

6. Occupation: Student, Working, Unemployed, House Wife.

7. Place (City):_____

8. State:_____

Thank you very much for your valuable time in responding to the survey!!!!!

Instruction: Please tick (C)the most appropriate score for each item (The answer should with reference to your favorite or most preferred website only) (1- Strongly disagree, 2- Disagree, 3- Neither agree nor disagree, 4- Agree and 5-Strongly agree).

Sl. No	Items/Responses	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	E-Service Quality					
SQE1	This website is well structured.					
SQE2	This website is simple to use.					
SQE3	This website loads its pages fast.					
SQE4	This website makes it easy to find what I need.					
SQE5	This website makes it easy to browse anywhere on the website.					
SQE6	This website enables me to complete a transaction quickly.					
SQE7	Information in this website is well organized.					
SQE8	This website allows me to get onto it quickly.					
SQS1	This website is always available for shopping. (24*7 service)					
SQS2	This website launches and runs quickly.					
SQS3	This website does not crash.					
SQS4	At this website, pages do not freeze while processing the order.					
SQF1	This website delivers orders as promised.					
SQF2	This website makes items available for delivery within the proper time.					
SQF3	This website quickly delivers what I order.					
SQF4	This website sends out the exact items ordered.					
SQF5	This website has the items in stock, which they claim to have.					
SQF6	This website is truthful about its offerings.					
SQF7	This website makes accurate promises about the delivery of products.					
SQP1	This website protects information about my web-shopping behavior.					
SQP2	This website does not share my personal information with other.					
SQP3	This website protects information about credit or debit card.					

Sl. No	Items/Responses	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Perceived Value					
PV1	Products purchased from this website are good value for money.					
PV2	Products purchased from this website represent a fair price.					
PV3	Products purchased from this website have acceptable quality.					
PV4	Products purchased at this website are worth the money paid.					
PV5	Compared to other, this website charges me fairly for similar products.					
PV6	Products purchased from this website would be economical					
PV7	Products purchased from this website have consistent quality.					
	E-Satisfaction					
ES1	I like to purchase from this website.					
ES2	I am happy with the experience of purchasing products from this website.					
ES3	I think purchasing products from this website is a good idea.					
ES4	Overall, I am satisfied with purchasing products from this website.					
	E-Trust					
ET1	Based on my experience, I know this website is honest.					
ET2	Based on my experience, I know this website is not opportunistic.					
ET3	Based on my experience, I know this website keeps its promises to customers.					
ET4	Based on my experience, I know this website has the ability to complete transaction.					
ET5	Based on my experience, I know this website is trustworthy.					

Sl. No	Items/Responses	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	E-Commitment					
EC1	I am committed to this website.					
EC2	I want this website to be available for a long time.					
EC3	I will feel very upset if this website disappears in the future.					
EC4	I feel attached to this website.					
EC5	I am oriented towards the long-term future of this website.					
	Attitudinal Loyalty					
ATL1	Website provides superior quality service as compared to any other website.					
ATL2	No other websites performs services better than this website.					
ATL3	This website provides more benefits than any other websites.					
	Affective Loyalty					
AFL1	I love shopping with this website.					
AFL2	I feel happy when I purchase from this website.					
AFL3	I like this website more than other websites.					
	Cognitive Loyalty					
CL1	I say positive things about this website to other people.					
CL2	I recommend this website to someone who seeks my advice.					
CL3	I encourage friends and relatives to purchase from this website.					
CL4	I Consider this website as my first choice to buy products.					
CL5	I do more shopping on this website in the next few years.					