



# An Examination of E-Loyalty for Online Purchase of Apparel among Y Generation

Lokesh Jasrai, Shabnam Narula

**Abstract:** Now a day, the internet has become a suitable platform for the trade of products and services. The growth of internet users was 481 million in 2017 and will reach approx. 829 million by 2021. Emergence of online shopping make India like hot bed which inviting the retailers to sell their products online. The boom sub category of online shopping is apparel industry in India. It also reaches to 24% of total online users. Rapid growth of online shopping has led to inspire e-loyalty among online shoppers. In Today's era young generation has become very active in shopping apparel online. Online fashion market is estimated to reach \$12bn to \$14bn by 2020. This study measured the four constructs including e service quality dimensions i.e. Privacy, Efficiency, Fulfilment, System Availability and e-trust, e-satisfaction as e-loyalty antecedents. Structural Equation Modelling technique used to establish the relationship between the construct taken for the study. Findings revealed that there are four dimensions of e service quality that have inconsistent influence on e-satisfaction and e-trust. Efficiency is not significantly associated with the e-trust and e-loyalty. Fulfilment is observed as most grounded indicator for e-satisfaction and e-trust as well. Privacy is also the important driver to e-trust that leads to e-loyalty.

**Key Words:** e-loyalty, Online Shopping, Apparel Industry, e-satisfaction and e-trust, Service Quality

## I. INTRODUCTION

Due to growing internet users in India and emergence of online shopping make India a hot bed inviting the retailers to sell their products online. Branded apparel, jewellery, accessories and foot wares are major hit for online shopping and these products are being shopped by using mobile application. It also reaches to 24% of total online users. Retaining customers in order to achieve profits is core of e-loyalty. Research revealed that maintaining existing customer will cost 1/15 lower than new customer (Gillen, 2005). Thus, in context of e retailer, e-loyalty is the main objective of the company and put large portion of the activity (Puja and Yukti, 2012). E loyalty is main agenda for online retailer in order to carry out their marketing activities. e-loyalty has same definition and same concept as in traditional loyalty but factors that impact e-loyalty are different in online context as how various e-loyalty dimensions, e-trust and e-satisfaction affect e-loyalty.

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The details regarding internet emergence and online shopping regarding apparel among young generation is given below:

### A. Internet Emergence in India

Online purchasing has become popular for the consumers. This is new and innovative pattern of shopping. In the past twenty years, there was fast development of the internet and enormous growth of internet users. The internet has brought about incredible upheaval in each industry. The application of internet is boosted significantly due to the speed and level of comfort. It has gained importance as a way of marketing and promotion. It provides a common platform of business transactions for sellers and buyers. This has given another measurement to marketing. India has 3.40 billion web clients as on June (2017). India's e-business showcase was \$ 13.5 billion approx. In 2015 and in 2016 it went to \$6.81 billion approx. India's e business has in prospect to grow \$ 200 billion approx. by 2020. The infiltration of web based business is low in India when contrasted with U.S and the U.K yet it is developing. It is not only gen Y that are using internet, even the senior citizens are also using internet. Senior citizens either entrepreneur, salaried and retired is very fast growing segment in web surfers. Punjab has highest internet penetration (11%) as compared to India (7%). At show, India has 243 million web clients however India will have 350 million web clients by 2020. It is expected that it will overtake the US who has the second biggest web clients in the whole world. At show, China leads with 300 million web clients while US has 207 million web clients. India is currently the third biggest web client after US and China.

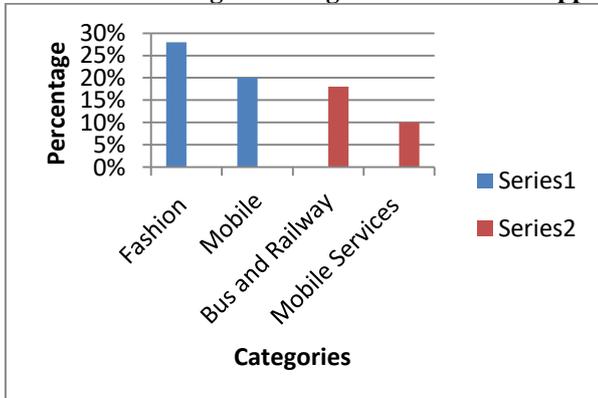
### B. Online Fashion Market: A Glimpse at Global Scenario

Online shopping is a type of business in which client purchases an item or administration by utilizing web, rather than setting off to a customary physical store. The Punjabis are only famous for food but now, younger generation lifestyle and fitness products are becoming very popular. In India, online transaction is only 8%, internationally it is 18%. 8 million Indians shopped online in 2012 still there is lot of potential. Revenue of e commerce industry was \$ 8.8 billion in 2016 but it is expected that it will be \$ 1 trillion by 2020. It shows the successfulness of e commerce. Young generation have turn very energetic in apparel shopping online in the recently years. Online fashion market is estimated to reach \$12bn to \$14bn by 2020. According to new report in Indian express as of now 55-60 million buyers are purchasing fashion product online. By 2020, about a large portion of the customer's base will be ladies.

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Over half will originate from bring down levels (level 2 or even lower) and 37% will be more seasoned than 35 years old. The online customers are utilizing various channels to find research and buy clothing. In 2016, it demonstrated that higher sum was being spent on online buy of prominent classes, for example, attire by 85% cell phones by 68% and beauty care products by 25 % (Financial Circumstances, 2017). Expanding web infiltration and utilization of advanced mobile phones in the nation and hoisting extra cash combined with enhancing way of life and bringing issues to light about household and global brands like Tommy Hilfiger, Gucci, Armani and others are main consideration driving on the web design showcase in India. Numerous online market players have thought about this an opportunity and offer remote brands on their sites to contact the clients through online for simple accessibility to the viewpoint purchasers. Web based shopping takes into account day in and day out access, less demanding value examinations and the capacity to discover uncommon items, alongside numerous different advantages. Young generation are purchase goods online after realizing the benefits of online shopping. Many countries are providing online retail marketing and online shopping facilities for the benefits of the people. Online shopping is mounting very fast all over the world. They have also enforced necessary laws and regulations to protect the interests of the people. Different persons have different tastes that attract the people to shop online. There are low priced products, attractive offers, discounts, speedy delivery, product quality and many other personal reasons. So, it is the time that we have glimpse of online shopping at global scenario.

**Table 1 Showing the Categories of Online Shopping**



Source: - BCG CCI Digital Influence Study, 2018

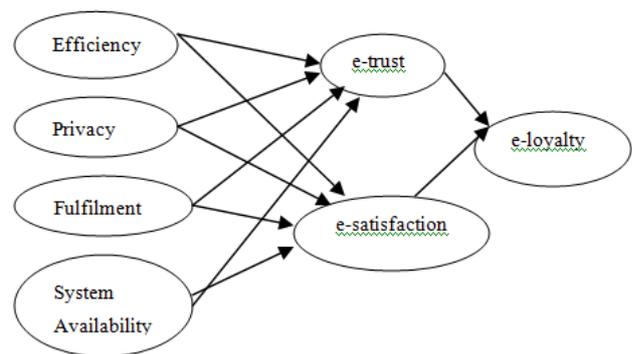
### C. e-loyalty among Online Shoppers

e-loyalty can be defined as willingness of consumer to visit the website constantly or consider purchasing from relevant website (Cyr *et al.*, 2005; Romadhoni, *et al.*, 2015). Loyalty is ultimate goal of marketing and play significant role in the e commerce. e-loyalty is dynamic variable and it subjects to change with different components (Tjiptono *et al.*, 2008). e-loyalty is very significant issue in online fashion market. The rapid growth of online shopping inspires e-loyalty among Indians. The factors that impact e-loyalty are e-satisfaction, e service quality and e-trust (Bhasker and Kumar, 2016). Loyal customers give more profits to the online retailer than temporary customers. Many studies revealed that loyal consumers ready to pay

higher price (Zeithaml *et al.*, 1996, Reichheld and Shefter, 2000). Loyal customers are very easier to satisfy than unloyal reason being online retailer knows about the expectations about the customers (Reichheld and Sasser, 1990, Heskett and Schlesinger, 1994, Zeithaml, *et al.*, 1996). Trust is important factor to build relationship with online retailer (Kassim and Abdullah, 2010). All dimensions of e service quality, security, privacy, website design and accountability have positive impact on e-loyalty except Efficiency and ease of use don't have positive impact on e-loyalty (Asgari *et al.*, 2014). E service quality is considered as an important aspect and online retailers can use different dimensions of e service quality in designing the business and retain the customers (Noorshella *et al.*, 2015). Even though the insights provided in various studies but no definite studies on dimensions of e service quality and its consequences in online shopping is yet clear (Anderson and Srinivasan, 2003, Kassim and Abdullah, 2010, Kim *et al.*, 2009).

## II. RESEARCH MODEL AND HYPOTHESIS

Previous literatures on e-loyalty among consumers regarding online shopping motivated us to conceive one model which exhibits the Dimensions of e service quality i.e. Privacy, Fulfilment, System Availability, Efficiency, e-satisfaction and e-trust as e-loyalty antecedents.



**Figure 1: Theoretical Model**

Source: - Author's Own

### A. e-loyalty Antecedents Identified in Literature

Previous studies on this topic examined several e-loyalty antecedents so as to give experiences to online retailers leading business in various parts of the world. The result of this study identified the effect of factors that playing the important role in building e-loyalty among online shoppers (McKnight *et al.*, 2002; Lee and Turban, 2001). The literature gives extensive proof that number of factors have strong prognostic importance and deserves deliberation in any examination of the construct (Lee and Turban, 2001; Gefen, 2000; Wang *et al.*, 2009).

### E Service Quality

E service quality refers “as extent to which website facilitates efficient and effective shopping, purchasing and delivery” (Zeithaml, 2000). E services are those services that are offered via online network (Rust, 2001; Parasuraman *et al.*, 2005). In the online banking services , important dimensions of service quality are website design Service completion, efficiency, security/privacy,

ease of use, accountability, perceived value, informational content, reliability are mainly used to measure the influence of e service quality on the e-loyalty (Asgari *et al.*, 2014).

#### Efficiency

Efficiency can be defined as capacity of a website to offer pertinent information to assist the customer to buy the products (Zeithaml, Parasuraman and Malhotra, 2002). The ease and speed of in assessing and using the services (Widiatmika and Subawa, 2017). Trust plays very important role in building and maintaining the online service (Kassim and Abdullah, 2010).

*H<sub>1</sub>: Efficiency is significantly associated with e-trust.*

Efficiency affected the customer level of e-satisfaction. Customers will be satisfied if they get good service and they also want to reuse the same service (Fragata and Moustakas, 2013).

*H<sub>2</sub>: Efficiency is significantly associated with e-satisfaction.*

#### Privacy

Privacy is directly influenced by e-trust and also indirectly influenced e-satisfaction through the e-trust. Customers perceive high level of risk when they have to disclose their private information to online retailer so, they only prefer to execute with that trustworthy online retailer. In this way satisfaction come after the establishment of e-trust. We hypothesized that privacy significantly associated with e-trust which consecutively impacts the e-satisfaction.

*H<sub>3</sub>: Privacy is significantly associated with e-trust.*

#### Fulfilment

Fulfilment can be explained when item is conveyed inside guaranteed time allotment with exact item data showed on the site so clients can get what they are hoping to get (Wolfenbarger and Gilly, 2010). As in our research we are studying the association of fulfilment with e-trust. Numerous investigations have demonstrated that buyers are very worried about the satisfaction that encourages the online retailer to manufacture e-trust among customers (Reynolds, 2000). Trust is mainly concerned with fulfilling the promise in honest and reliable manner (Singh and Sirdeshmukh, 2000).

*H<sub>4</sub>: Fulfilment is significantly associated with e-trust.*

Fulfilment is also found to be affected the e-satisfaction of customer (Trabold *et al.*, 2006). Study of Wolfenbarger and Gilly (2010) revealed that satisfaction is most quiet factor in making a decision about the clients fulfillment when contrasted with different elements of e service quality. Therefore, we hypothesized that fulfilment significantly associated with e-satisfaction.

*H<sub>5</sub>: Fulfilment is significantly associated with e-satisfaction.*

#### System Availability

The technical functions that ensures the online shopper to function properly when used. In some studies, there is positive relationship of system availability with e-satisfaction and e-trust and in some studies there is strong relationship of system availability with e-trust and little impact on e- satisfaction. Dimensions of e service quality have solid effect on the e-loyalty through interceding impact of e-trust (Fragata and Moustakas, 2012).

*H<sub>6</sub>: System availability is significantly associated with e-trust.*

*H<sub>7</sub>: System availability is significantly associated with e-satisfaction.*

#### e-trust

The concept of e-trust is significant for the build of long haul relationship with customers. E Trust can be defined as the level of confidence and certainty of customer has in return choices or in the exchange channels (Fredrick *et al.*, 2000). e-trust is not only directly association with e-loyalty but also indirectly association through e-satisfaction. Effect of trustworthiness on e-satisfaction and e-loyalty of customers in web clients are purely distinguished (Winnie, 2014). Mainly the e service quality, e-trust and e-satisfaction are used to see the affect on e-loyalty in Kosovo (Azemi and Bikanu, 2015). Moreover, we don't expect e-trust has coordinate effect on e-loyalty yet additionally have backhanded impact through fulfilment. In past investigations trust is observed to be solid indicator of fulfilment.

*H<sub>8</sub>: e-trust is significantly associated with e-loyalty.*

*H<sub>9</sub>: e-trust is significantly associated with e-satisfaction.*

#### e-satisfaction

Satisfied customers have a tendency to have high use of services, have stronger intent to repurchase and often want to advise the product or services to their contacts (Ghane *et al.*, 2011). e-satisfaction can be defined as "contentment of customers with respect to his/her prior purchasing experience with online shopping site" (Anderson and Srinivasan, 2003). Consumer loyalty is focal point of firm relationship in online retailing context (winter, 2001). In many studies there is significant relationship between e-satisfaction and e-trust (Anderson and Srinivasan, 2003; Cai and Xu; 2010; Park and Kim, 2009).

*H<sub>10</sub>: e-satisfaction has significantly associated with e-loyalty.*

### III. RESEARCH METHODOLOGIES AND DATA COLLECTION

The main purpose of the study is to create and validate a complete model on e-loyalty in apparel shopping. Furthermore, it also assesses the antecedents of e-loyalty in apparel shopping. The main focus of research is to target the young generation of Punjab. The research participants were online shoppers of Punjab. The research study followed descriptive research design.

## An Examination of E-Loyalty for Online Purchase of Apparel among Y Generation

A thorough literature review has been done on e-loyalty online shopping in order to distinguish the antecedents of e-loyalty in online shopping. A sample of 300 respondents was collected for the study. University students are taken on the basis of judgmental sampling. A well structured and undisguised questionnaire used for primary data collection. The respondents were requested to assign ratings on five point likert scale from 1= strongly disagree, 2= disagree, 3= neutral, 4=agree, 5= strongly agree.

A aggregate 300 responses were collected. After eliminating deficient and unseemly responses, usable 200 responses were considered for the final sample that is used for construct validation and hypothesis testing.

### IV. RELIABILITY AND VALIDATION

This study measured the seven constructs including e service quality dimensions i.e. Efficiency, Privacy, Fulfilment, System Availability, e-satisfaction, e-trust and e-loyalty.

#### *Reliability*

Cronbach's alpha value was calculated so as to measure the reliability of these constructs. The Cronbach's alpha of e service quality dimensions i.e. Efficiency, Privacy, Fulfilment, System Availability, e-trust, e-satisfaction and e-loyalty 0.792, 0.790, 0.884, 0.874, 0.937, 0.899 and 0.929 respectively. The construct reliabilities are all variables exceeding 0.70 that is within the accepted range.

#### *Content Validity*

Broad review of literature has been done to ensure the content validity. Pilot testing of questionnaire has been done by experts. Imperative changes were made in the questionnaire after the expert's review to enhance both content and clarity of the questionnaire.

#### *Construct Validity*

Construct validity was reviewed by evaluating convergent validity and discriminant validity. All item loadings should be greater than 0.50 then Convergent validity viewed as satisfactory. The cumulative percentages of variance clarified by each factor greater than 63% for all constructs.

#### *Discriminant Validity*

The discriminant validity can be check with the help of average variance extracted (AVE). Discriminant validity is checked, by considering whether there is correlations between the variables are lower than square root of the average variance extracted or not. All square roots values of each AVE value are bigger than the off diagonal values that are indicated in Table 2.

**Table 2 Discriminant Validity**

	E	P	F	SA	T	S	L
E	<b>0.80</b>	0.071	0.297	0.194	0.061	0.255	0.038
P		<b>0.56</b>	0.157	0.244	0.037	0.089	0.187
F			<b>0.70</b>	0.532	0.129	0.272	0.329
SA				<b>0.65</b>	0.098	0.266	0.251
T					<b>0.84</b>	0.228	0.074

S						<b>0.92</b>	0.089
L							<b>0.89</b>

E stands Efficiency, P stands Privacy, F stands Fulfilment, S stands System Availability, T stands trust, S stands satisfaction, L stands Loyalty

### V. DATA ANALYSIS AND RESULTS

To test the proposed research model, An Examination of Y Generation e-loyalty in Online Purchase of Apparel data analysis for both the measurement model and structural model. The Structural Equation Model (SEM) technique used for effectively for the analysis of the data. AMOS analyzes structural equation models, that comprises of measurement and structural models with multi item variables.

#### *A. Demographic profile of respondents*

A judgemental sample of 200 respondents was surveyed and their demographics comprised of Male was 40 % and female was 60%. Age group was 17 – 25 years of Y generation. 40% was self employed and 60 % was student.

#### *Structural Equation Modeling (SEM)*

The study developed a theoretical model to examine the An Examination of Y Generation e-loyalty in Online purchase of Apparel. To confirm whether the following constructs: including e service quality dimensions i.e. Efficiency, Privacy, Fulfilment, System Availability, e-satisfaction, e-trust and e-loyalty or not, Confirmatory factor analysis was used. CFA was directed by using AMOS Statistical Software Package version 18. The method adopted in CFA was maximum likelihood extraction to estimate the CFA model. Various goodness-of-fit measures can be produced by CFA by which a model can be evaluated. CFA is the base of measurement modelling in SEM.

#### *B. Measurement Model*

To evaluate the strength of measurement among the constructs and the statements, the measurement models are estimated. During each estimated models, items that determine the reliability and cross load are dropped, then the measurement model is re-estimated. The present model studies the various relationships among the measures of constructs including: Privacy, Efficiency, Fulfilment, System availability, e-satisfaction, e-trust and e-loyalty. The values of chi square, degrees of freedom, Normed chi-square and other model fit indices including: root mean residual(RMR), goodness of fit index(GFI), adjusted goodness of fit index(AGFI), comparative fit index(CFI) and root mean square error of approximation(RMSEA). The values of RMR, CFI, GFI and RMSEA were near to threshold level .The RMR value is (0.055) is close to 0. Value of GFI is (0.797), CFI (0.810) and RMSEA (0.106) are reached to the cut off criterion. The Normed chi square value was close to threshold level but not satisfactory and p-value (0.000) shows the significance.

These model fit indices are very important to be taken into consideration because based on these model fit indices values, researcher is able to see whether the model is fit or not. These values can be improved. Therefore it leads to another modification of the measurement model. Further validation of the measurement model was done with the following constructs: Efficiency, Privacy, Fulfilment, System Availability, e-satisfaction, e-trust and e-loyalty. One item of Efficiency (e2), e-trust (e4) has low regression weight less than 0.5. This item is deleted from the model. All left items have regression weight more than 0.5, so there is need to delete only one item. The Table 3 shows the values of RMR, GFI, AGFI, RMSEA and the Normed chi-square that are essential to check the model fit. There are different cut off criterion for each value. The model comprising the measurement items showed adequate fit RMR (0.057) close to 0, CFI (0.825), RMSEA(0.109). There are small changes occurred in the values because only one item was deleted from the model otherwise all the values reached the cut off criteria and significant at p value. The psychometric properties of the model were assessing in terms of reliability, convergent validity and Discriminant validity. AVE value is 0.5 was meeting cut-off criterion.

**Table 3: Fit Indices of Multiple Group CFA Analysis for Measurement Model**

GOF Index/Absolute Measures	Measurement Model 1	Measurement Model 2
X <sup>2</sup> (chi-square)	1396.835	1338.394
Degree of Freedom	323	304
Probability	0.000	0.000
GFI	0.755	0.755
RMSEA	0.106	0.109
RMR	0.055	0.057
Normed chi-square(x <sup>2</sup> /df)	4.24	4.41
Incremental Fit Measures /CFI	0.810	0.825
Parsimony Measures/AGFI	0.699	0.696

**C. Structural Model**

Once the validity of the measurement model has been done, then we moved to validity of structural model. Structural theory explains the transformation of measurement model to structural model in series of the relationship among constructs. The comparison between the measurement model and structural model is that the measurement model represents all the constructs with non-causal or correlation relationship among them. The structural model examines the specifying relationship of the constructs and the nature of each relationship. Relationship between the different variables is represented by two-headed arrow but in structural model shows dependence relationship and a single headed arrow represents it. After employing structural equation modelling (SEM), we need to confirm the relationship between Efficiency, Privacy, Fulfilment,

System availability, e-satisfaction, e-trust with e -loyalty. The preliminary analysis of the structural model was tested upon with the final items of the measurement model II. Efficiency, privacy, security fulfilment, system availability has association with e-trust and e-satisfaction. This is shown by co variances between them. This prompts to e- loyalty among the online customers through the mediating both the constructs i.e e-trust and e-satisfaction. The model was tested like this for achieving different model fit indices. Table 4 shows that the parameters, which are considered in declaring the overall model fit. The values of parameters are close to the threshold levels. The values of chi square, degree of freedom, Normed chi –square and other model fit indices including: Goodness of fit index (GFI), Root mean residual (RMR), Adjusted goodness of fit index (AGFI), Comparative fit index (CFI) and Root mean square error of approximation (RMSEA). RMR, GFI, RMSEA were close to the threshold level and p – value (0.000) shows the significance at 5% level. But the other fit indices could not meet the required threshold levels (were below the cut-off levels). Some of the values were not close enough to conclude the fitness of the model. Hence the above values can be modified and re sp0ecifies the above model. Where RMR is close to 0, RMSEA is less than 1 and Normed chi square value should be near to 3, the Normed chi square value is 3.6 very close to threshold level which is significant at p value (0.000). All other model fit indices are also very close to threshold level and thus it represents it is moderate fit and is significant. The factor loadings along with reliability are very high for all the constructs.

**Table 4: Fit Indices of Multiple Group CFA Analysis for Structural Model**

GOF Index/Absolute Measures	Structural Model 1	Structural Model 2
X <sup>2</sup> (chi-square)	1484.083	819.938
Degree of Freedom	309	215
Probability	0.000*	0.000*
GFI	0.738	0.825
RMSEA	0.113	0.097
RMR	0.106	0.085
Normed chi-square(x <sup>2</sup> /df)	4.8	3.6
Incremental Fit Measures /CFI	0.799	0.859
Parsimony Measures/AGFI	0.680	0.694

**VI. DISCUSSION**

This study aimed An Examination of Y Generation e-loyalty in online purchase of Apparel. Multi things were embraced from the past investigations and changed according to the need of the study.

## An Examination of E-Loyalty for Online Purchase of Apparel among Y Generation

SEM technique used to examine the Y Generation e-loyalty in online purchase of Apparel on the ground of data collected from the respondents. The aim of this study is to introduce and test the theoretical model of e-loyalty. Both e-trust and e-satisfaction put positive influence on the e-loyalty. The result indicated that e-trust and e-satisfaction has direct influence on e-loyalty of consumer. Additionally, e-trust has influence directly as well as indirectly on e-loyalty. Findings revealed that there is inconsistent influence of four dimensions of e service quality on e-satisfaction and e-trust. Efficiency is not significantly associated with e-trust and e-loyalty. Fulfilment is observed to be strongest predictor for both e-trust and e-satisfaction. Privacy is also the important driver to e-trust which leads to e-satisfaction. Past studies investigated that guarantee of non-disclose the personal data minimize the customer concern about illegal disclosure of information which builds e-trust among customers and increase the e trust. The outcome will assist the online retailer with realizing the importance of fulfilment, privacy and system availability that are three dimensions of e service quality in order to build e-satisfaction and e-trust which prompts to e-loyalty. The research also provides some implications to marketers that they can follow in deciding what perspectives need to be achieved. By studying association among Efficiency, privacy, fulfilment, system availability, e-satisfaction, e-trust and e-loyalty. In order to build e-loyalty among customers, marketer can plan meaningful strategies. It not only provides an expanded insight in to the nature of consumer e-loyalty but also provides deep understanding of the e-loyalty antecedents along with, well organized marketing tools to lift online businesses.

### VII. CONCLUSION

The past research related to e-loyalty identified that e-loyalty helpful in high rate of client maintenance and cut down the expense for choosing new clients customer retention and diminished the cost for selecting new customers which prompts to long haul success to the online retailer (Reichheld *et al.*, 2000). The findings suggested that only four dimensions of e-service quality have fluctuating impacts on e-satisfaction and e-trust. As per the managerial perspective, it is essential that e-loyalty is depends on e-satisfaction and e-trust. The result showed that e-trust not just direct impact on e-loyalty and furthermore put indirect impact through e-satisfaction. In the context of online retailing, trust is considered important and key component (Urban *et al.*, 2000). Fulfilment is significant factor that influencing e-trust and privacy is the second most vital factor that influencing e-trust. Information of Privacy concerns for the most part because of absence of individual contact among customer and online retailer (Choi *et al.*, 2001). Johansson (2006) revealed that privacy is the utmost important factors affecting trust in the online shopping. Present study has been considered to explore the role of consumers' trust in online shopping for a different geo-demographic context as previous research work largely ignore the influence of consumers' trust in online shopping from Indian context.

At last, we can say that, it is vital for online retailer to understand the close relationship among e service quality dimensions e-trust and e-satisfaction that leads to the e-loyalty. In this way our result will help online retailer the

role of e-service quality dimensions i.e. fulfilment, Efficiency, privacy, and system availability in building e-satisfaction, e-trust and e-loyalty. This study revealed both direct and indirect influence on each other and in turn on e-loyalty. e service quality dimensions have direct and indirect influence on e-trust and e-satisfaction. It implies that if there is good e service quality then more will be the e-trust and e-satisfaction of the online shoppers. Moreover, e-loyalty is not only directly influence by e-trust but also directly influence by e-trust. In this way we can say that online retailer should focus on e-trust to build e-loyalty.

The result revealed that Efficiency is not significantly associated with consumer trust. It means there is no effect of efficiency on the consumer trust. Privacy is significantly associated with satisfaction and trust in online shopping. Fulfilment has significant associated with e-satisfaction, e-trust in online shopping. e-satisfaction and e-trust have significantly associated with e-loyalty in online shopping. Trust towards online shopping and ultimately leads to e-loyalty among online shoppers.

ix. To increment the level of online purchaser trust, online merchant ought to give genuine and reliable data to the clients.

x. After deals administrations to the clients can specifically make the mysterious association with clients who might additionally help in long haul associations of the clients with online merchant.

xi. By providing occasional gifts, discounts to the new customers, the online vendor get good benefit out of it, because if the customer would feel happy it further lead to more purchases. The consumer trust towards the online shopping increases which automatically build e-loyalty.

### IX. LIMITATIONS OF STUDY

i. The study was restricted to a particular geographical location, the results cannot be summed up for the whole nation.

ii. The study is cross sectional in nature and did not catch changes after some time in the levels of consumer perception.

### X. SCOPE FOR FUTURE RESEARCH

i. In terms of future research of this study, it is recommended to imitate the study in the other geographical areas, such as metropolitan cities by considering a much larger sample. This would generate a much larger sample for each variable under study.

ii. It is recommended that consumer demographics should be defined more elaborately such as social contacts, frequently buying and living style. This would help to get more insight into the consumer's e-loyalty in online shopping.

iii. It is also recommended that further research be done of a qualitative research that will explore, in depth about the e-loyalty in online shopping. The implementation of the above suggestions would certainly bring more value addition to the current findings.

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