

# Examining Factors Influencing Customer Loyalty and Repurchase Intentions in Online Shopping: An Indian Perspective

**Dr. Sanjit Singh**

*Assistant Professor, ASM Group of Institutes*

**Abstract:** There has been a spurt in the online shopping in India in the recent years. More and more customers have started shopping online as they are developing trust on online transactions. This growth has made online business seemingly lucrative and hence attracts new and intense competitions. Therefore, getting customers has become a great challenge and even more difficult task is retaining them and getting repurchases out of them. Repurchases or repeating customers are very essential for the growth and survival of business in this competitive scenario. Therefore, the purpose of this study is to examine the influence of factors like e-trust, e-satisfaction on e-loyalty and e-repurchase intentions in online shopping. This study involves establishing theoretical model, hypothesis formulation and testing using regression and factor analysis. The finding of this study shows that there is significant effect of the factors on loyalty and repurchase intentions.

**Keywords:** Online Shopping, E-repurchase Intentions, E-loyalty, E-trust and E-satisfaction

## Introduction

There has been a tremendous growth in internet usage among Indians during the past few years. The Internet and Mobile Association of India (IAMAI), has reported an estimation of 430 million internet users in India in December 2016 which was expected to reach 450 million by June 2017. According to 'ASSOCHAM-Resurgent India Study', January 2017, number of consumers purchasing online touched about 69 million in 2016 and is expected to cross 100 million by the end of 2017. This fast growing market can be accounted to the rise of digital publics, better infrastructure in terms of logistics, broadband like 3G-4G, internet-ready devices like smart phones, smart apps and additional payment modes like COD (cash on delivery) accelerating the demand in e-commerce. This study also reported a phenomenal increase of 48% in e-Retail from \$ 3.98 billion in 2013 to \$ 5.30 billion in 2014 and is expected to reach \$17.52 billion by 2018.

The study of IAMAI conducted in December 2016, estimated the e-commerce sector at Rs. 211,005 crore (\$ 31.98 billion) by December 2016. Out of this, 61% of the e-e-Commerce market was accounted by online travel.

This unprecedented growth in online shopping has been possible as increasing number of consumers have become techno-savvy and more informed about digital media and internet usage and acceptance. There are various advantages of shopping online which encourage consumers to engage in online transactions. Some advantages worth mentioning are: global reach whereby a consumer can search and make a purchase from wide range of products at varied prices from anywhere, at any point of time and from any location, ease of use, good customer support and

services like prompt responses to queries online, faster delivery options, cancel and return options, different modes of payment like cards, wallets, COD, EMI etc.

Despite all these advantages, there are still downsides to online transactions which can discourage consumers to go online. There are demeriting factors like legitimacy websites, product quality assurance, information veracity, security and privacy, trustworthiness and post-purchase service. Trust is considered as one of the most critical factors in online shopping because of the lack of direct contact and face-to-face interaction with the seller and the product certainty as shown in the website pictures and descriptions. Another facet is that consumers have to share their personal information and payment details to complete the transaction. This poses online transaction risky, leading to lack of trust which at times causes consumers to avoid the online shopping.

Besides trust, there are various other factors that encourage consumers to make purchase and repurchases online. Some of these factors which have been examined by several researchers in e-Commerce consisting of various constructs of loyalty such as satisfaction, commitment and also trust. Since very limited empirical research work was found to have carried out in India on online e-loyalty and its antecedents such as e-satisfaction, e-trust and e-commitment, there arises a need to carry out more studies in this area. Therefore, the purpose and objectives of this study is set to examine the key antecedents such as e-satisfaction, e-trust, e-loyalty and e-repurchase intentions that influence online shopping in India.

## **Literature Review**

### **Customer Loyalty**

Customer loyalty is a very important factor for any organization, to grow and sustain in long term. Acquisition of new customer helps in the short run business and this can only be sustained for long term when the acquired customers are maintained and repetitive purchases generated. Hence, many companies have embraced customer loyalty in their objectives and core strategy of their marketing plan. Studies has confirmed that finding and converting new customers is far more expensive than retaining existing customers. Moreover, loyal customers spread positive word of mouth more often about their past experience than non-loyal customers, thus creating potential word-of-mouth advertising at no extra cost to the service provider (S. Shoemaker and R.C. Lewis, 1999). Since loyal customers have close relationship with the service provider, it requires less effort to secure trust and commitment from customers. Loyal customers exhibit easier accessibility than first-timers. This allows companies to formulate and implement more successful marketing strategies and plans, thus solicit fruitful responses to promotions. (L.J. Reid and S.D. Reid, 1993).

Customer loyalty is said to be there when customers begins to develop a positive attitude towards goods and services of a specified company or companies and make repeat purchases (S. Ghane, M. Fatian, and M.R. Gholamian, 2011). According to Oliver (1999), there are four phases of brand-loyalty in the cognition–affect–conation pattern. In The first phase of cognitive loyalty,

Customers tend to be loyal to a brand based on the information provided on that brand. Second phase is affective loyalty, which refers to positive attitudes or liking of customers toward a brand. The third step is conative loyalty or behavioral intention, where customers exhibit an intensely apprehended commitment or 'good intention' to buy a brand. This yearning apprehension may result to unrealized action. The last phase is action loyalty, where customers finally convert intentions into actions. While action loyalty is the most ideal among the stages, there are operational issues in empirical observation and measurement. Therefore, conative loyalty or behavioural-intention are usually deployed by researchers.

R.E. Anderson and S.S. Srinivasan (2003) defined e-loyalty in online shopping as a customer's favourable attitude and commitment towards the online retailer which leads to repeat purchase behaviour. According to another author, e-loyalty indicates customer favourable attitude towards an e-Commerce website that influenced the customer to repeat buying behaviour (Y. Liu, 2007). Loyal customers are the ones who always have intention to purchase from preferred website and not switch to another website (C. Flavian and M. Guinaliu, and R. Gurrea, 2006). J. Tam (2012) affirmed that loyal customers always spread favourable word of mouth/messages about the companies from where they made satisfied purchases and recommend new customers to purchase from them. On the other hand, loyalty would also mean the ability of customer(s) to persuade other consumer(s) into switching product or services from competing e-service provider(s) to other provider(s) of their recommendation.

This study will address loyalty aspect that can be estimated through behavioural and attitudinal loyalty. Behavioural loyalty can be explained as customer inclination to enter into an enduring relationship and to make repurchases. Attitudinal loyalty can be expressed as the level of the customer's attitudinal advocacy and psychological attachments to the e-service provider (A. Chaudhuri, M.B. Holbrook, 2001). M.D. Uncles, G.R. Dowling, and K. Hammond (2003) have proposed composite approach to loyalty which is on the same line to behavioural and attitudinal loyalty. It states that customer loyalty is integration of behavioral measures (exclusive purchase, hardcore loyalty, repeat purchase probability, share of category requirements, etc.) and attitude (brand preference, liking, commitment, intention-to-buy).

## **Customer Satisfaction**

Another key factor of retaining customer is customer satisfaction. Phillip Kotler (2010) has defined customer satisfaction as a consumer's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his/her expectation.

Anderson and Srinivasan (2003) defined satisfaction as the contentedness of the customers with their prior purchasing experience towards a given service firm. 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 as compared to their buying experience from traditional offline retailers (F.B. Tan, L. Tung and Y. Xu, 2009). Customer satisfaction is a relative element

as the level of satisfaction that the customers get out of an online transaction depends upon the pre-purchase expectations and perception of the customer with regard to the product and services of an e-portal. Thus, e-retailers need to understand customers' perception of their services and work on it accordingly.

Extensive researches by numerous researchers confirmed that customer satisfaction is one of the most important antecedents for customer loyalty. This same principle is also applicable to Internet e-commerce (R. Frederick, M.G. Jr. Robert, and H. Christopher, 2000). Usually, satisfied customers are seen to have more frequent usage of products or services from the same provider, and are found to have stronger repurchase intentions. On the same ground, customers satisfied with a service provider, tend to make more online purchasing from that service provider (L.D. Pleessis, 2010). Moreover, Rust and Zahorik (1993) expressed that superior customer satisfaction leads to greater repurchase intention. Higher degree of consumer loyalty will diminish the perceived need to switch the e-service organization, consequently intensifying client repurchase and at last increase organization's profitability (Anderson and Srinivasan, 2003). Further, Henig and Klee (1997) stated that satisfaction has a positive effect on commitment since high degree of satisfaction provides the customer with recurrent positive reinforcement, which, in turn, produces commitment and loyalty.

## **Trust**

Trust is yet another critical success factor required for building successful service relationships because before doing purchase transactions with the company, consumers should trust the company (A. Bryant and B. Colledge, 2002). Marketing literature affirms a positive relationship between trust and satisfaction (M.A. Razzaque and T.G. Boon, 2003) since the existence of trust elevates levels of transactional outcome and causes greater satisfaction (C. Terawatanavong, G.J. Whitwell, 2007).

Especially in case of online transactions, it has been observed that the lack of online consumer trust was the main barrier of consumer involvement in e-commerce (N. Rexha, R.P. John, and A.S. Shang, 2003) and thus turn out to be one of the major hindrances to the acceptance of internet transaction (D. Ribbink, A.C.R.V. Riel, V. Liljander, and S. Streukens, 2005).

e-trust can be expressed as the degree of confidence customers have in online exchanges, or in the online e-commerce sites (Y. Bart, V. Shankar, F. Sultan, and G.L. Urban, 2005). 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 (S.G. 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, such as credit card numbers, in order to complete the transaction (D. Kim and I. Ben basat, 2003).

Literature advocates that trust contributes to commitment and loyalty, both. There are evidences of studies soliciting a positive relationship among online e-trust, e-loyalty, and intentions to purchase or repurchase (J. Kim, D. Morris, and J. Swait, 2008).

## Repurchase Intentions

Copeland (1923) defined repurchase intention as the intention to repeatedly purchase a particular product. Khalifa and Liu (2007) indicated that 'repurchase is a form of volitional behaviour, as customers generally enjoy more than one option of which store to buy again'. From online retailing perspective, repurchase intention has been explained as the repeat use of the online channel to buy from a particular retailer (Khalifa & Liu, 2007). Further, Bhattacharjee (2001) discussed online repurchasing behaviour in his research. He developed a model based on Expectation Confirmation Theory (ECT) which hypothesized and observed that satisfaction and loyalty were the key factors affecting online repurchasing. According to the extant literature, customer e-trust has direct and indirect impacts on e-repurchase intention. Numerous authors proposed that e-trust precedes online purchase intention (Ling *et al.*, 2010; Kim *et al.*, 2009). Gefen (2000) found customer e-trust to have a positive impact on online purchase decision. Lin and Lekhawipat (2014) revealed that customers who were satisfied, have higher expectancy to repurchase in the future than unsatisfied customers. Likewise, Ha *et al.* (2010) revealed a positive effect of e-satisfaction on e-repurchase intention and the mediation effect of trust that enhance the effect of e-satisfaction on e-repurchase intention.

## Hypothesis

Based on the literature review, the hypothesis of this study are:

*H<sub>1</sub>*: e-satisfaction has direct influences on e-loyalty

*H<sub>2</sub>*: e-satisfaction have direct influences on e-trust

*H<sub>3</sub>*: e-satisfaction have direct influences on e-repurchase intentions

*H<sub>4</sub>*: e-trust has direct influences on e-loyalty

*H<sub>5</sub>*: e-trust have direct influences on e-repurchase intentions

*H<sub>6</sub>*: e-loyalty have direct influences on e-repurchase intentions

## Research Method

### Research Objective

The objective of this study is to examine of customer e-satisfaction and e-trust as key factors impacting customer e-loyalty and e-repurchase intentions.

## Sample

An IAMAI & KANTAR IMRB Report, 2016 states that 69% of daily internet users in urban India was among the age group of 16–35 years, 23% of the daily internet users were college students in urban India. Since college students represents a huge segment in the population, they are the target respondents for the present research. The samples were selected from university students in Pune, which consists of 300 students. Respondents were selected using random convenience sampling.

## Instrument

The items for measuring the constructs, i.e., customer– e-satisfaction, e-trust, e-loyalty and e-repurchase intentions, were adapted from validated measures of previous studies. The respondents were asked to indicate their responses on Likert scale of 1 to 5 ranging from strongly agree or strongly disagree, based on their online transactional experiences. The questionnaire consists of two sections: The first section is demographic questions such as: gender, age, education, etc. The second section consisted of 17 items intended to measure constructs for satisfaction, trust, loyalty and repurchase intentions, as mentioned in the literature. Each construct were rated on a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Items were randomly ordered. Satisfaction is measured employing indicators developed by Fullerton (2005). Trust was measured using employing indicators by Gefen *et al.*, (2003). Indicators developed by Zeithaml *et al.* (1992) were used to measure loyalty and repurchase intentions.

## Data Collection

Data was collected from colleges associated with Pune University, located in Pune city. Questionnaire was distributed to 500 students (250 males and 250 females) who purchases frequently from online stores through e-mails inviting them to complete an online survey. 300 respondents filling out the questionnaire amounting to response rate of 60%. 44 questionnaire were found incomplete, 256 were usable for the study.

## Results

### Respondent Profile

#### Gender

Table 1: Gender

Gender	Frequency	%
Male	171	67
Female	85	33
Total	256	100

The percentage Of male and female ratio Out Of the 256 sample Of University students respondents are 67 percent male and 33 percent female respectively, which shows that males dominance Of Online customers.

### Age

**Table 2: Age**

Age	%	Frequency p.a.		
		1–2	3–5	>6
18–21	41	45	36	19
22–24	55	7	30	63
>24	4	11	44	45
Total	100			

Based On the age Of respondents, 55% Of the respondents were between the age group Of 22 to 24 years Old Out Of which 63% purchased in the range Of more than 5 times, 30% purchased 3 to 5 times, and 7% purchased 1 to 2 times in a year.

### On-Line Shopping Experience

The study revealed that majority Of samples have One to three years' experience in On-line shopping. This is understandable because though e-commerce has been in India for quite some time, the popularity and acceptance Of Online transaction has gained pace in past few years.

**Table 3: On-Line Shopping Experience**

Length Frequency	%
< 1 year	42
1–3	46
4–5	9
>5	3
Total	100

### Validity and Reliability

#### Validity

The validity Of the construct was examined using Pearson correlation r, by estimating the square root Of the average variance for each construct. Table 1 shows the values Of all constructs are above 0.3, which indicates that the constructs are valid (Sugiono (2008).

**Table 4: Validity of Constructs**

		Satisfaction	Trust	Loyalty	Repurchase intentions	Total
Satisfaction	Pearson Correlation	1	.638**	.701**	.625**	.866**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	256	256	256	256	256
Trust	Pearson Correlation	.638**	1	.605**	.566**	.814**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	256	256	256	256	256

Loyalty	Pearson Correlation	.701**	.605**	1	.537**	.898**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	256	256	256	256	256
Repurchase intentions	Pearson Correlation	.625**	.566**	.537**	1	.790**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	256	256	256	256	256
Total	Pearson Correlation	.866**	.814**	.898**	.790**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	256	256	256	256	264

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

## Reliability

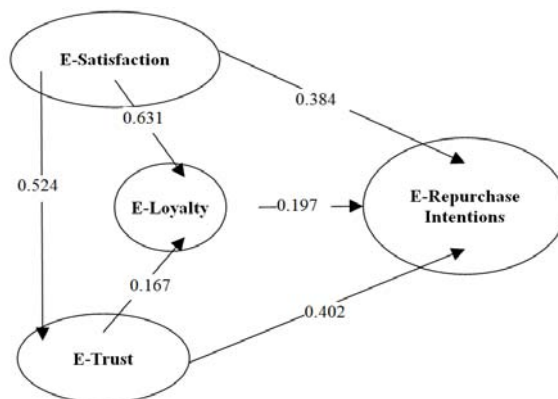
**Table 5: Reliability of Constructs**

Description	Cronbach's Alpha Value
Loyalty	0.872
Satisfaction	0.812
Trust	0.703
Repurchase Intentions	0.785

Cronbach's alpha, generally, is the most accepted formula for estimating the reliability of measurement scale with multi-scale item (U. Sekaran and R. Bougie, 2010). For realizing reliability of the construct, Cronbach's alpha and composite reliability coefficients should be higher than the recommended value of 0.7. The Cronbach's alpha value of the constructs as given in the table below are: Loyalty = 0.872; Satisfaction = 0.812; Trust = 0.703 and Repurchase Intentions = 0.785. Therefore, all constructs are valid.

## The Correlation of E-Satisfaction, E-Trust, E-Loyalty and E-Repurchase Intentions

A multiple regression analysis was conducted to examine the relationship among customer satisfaction, trust, customer loyalty and repurchase intentions.



**Fig. 1: The Correlation of Customer Satisfaction, Trust, Customer Loyalty and Repurchase Intentions**



Figure 1 explains results Of the study. The study exhibited that customer satisfaction has a positive and direct influence On customer loyalty. And the impact was the strongest ( $\beta = 0.631$ ,  $p < 0.05$ ). This finding reinforces the findings Of previous researches that emphasized that the higher level of customer satisfaction will lead to greater customer loyalty (J. Flint, C. Blocker, and P. Boutin, 2011).

The Fig. indicates that satisfaction has a positive and direct relationship On trust ( $\beta = 0.524$ ,  $p < 0.05$ ) which seems to match up to Syah Alam (2010) and Lee *et al.* (K.Y. Lee, H.L. Huang, and Y.C. Hsu, 2007) proposition that customer's satisfaction with the Online services strongly influences their trust in the website. Having satisfactory and positive experiences with the current Online services make the customer feel that they have made a correct decision when choosing their e-retailer which encourages the customers continuously choosing the same website, for successive purchases.

The relationship between customer satisfaction and repurchase intentions is supported ( $\beta = 0.384$ ,  $p < 0.05$ ). When customer gets satisfied, they felt to have made a correct decision for choosing their service provider, and they will be obliged to purchase from the service provider again.

The study also establishes the influence Of trust On loyalty ( $\beta = 0.167$ ,  $p < 0.05$ ); therefore, the result supports the hypothesis. This research finding reinforced the earlier findings Of Gomez (2006) who proposed that customer trust affects customer loyalty towards an Online retailer. It can be drawn that satisfied customer will become a trusting customer and trusting customers will become loyal customers (Valenzuela, 2006).

The effect Of trust On repurchase intentions is also supported ( $\beta = 0.402$ ,  $p < 0.05$ ) i.e., customer's trust in the Online service and transactions Of an Online portal encourages the customer to decrease the level Of risk in undergoing further Online transactions On that Online service provider in future leading to repurchase. The regression result also shows that there is directly and positively Of customer loyalty to repurchase intentions ( $\beta = 0.197$ ,  $p < 0.05$ ).

The predictive and explanatory power Of the research model is assessed by the percentage Of explained total variance ( $R^2$ ).  $R^2 = 0.434$  when e-satisfaction was used to predict impact On e-trust, this explained 43.4% Of variation in customer e-trust by customer satisfaction. Moreover e-satisfaction and e-trust explained that 57.8% Of variance in e-loyalty. Further, the  $R^2$  for repurchase intentions was 0.681 which explains 68.1% Of the total variance being contributed by e-satisfaction, e-trust and e-loyalty.

**Table 6: Hypotheses of the Study**

N0	Hypotheses	Beta	Sig	Results
1	H1: e-satisfaction have direct influences on e-loyalty	0.631	.000	Strongly Supported
2	H2: E-satisfaction have direct influences on e-trust	0.524	.000	supported
3	H3: e-satisfaction have direct influences on e-repurchase intentions	0.384	.000	Supported
4	H4: e-trust have direct influences on e-loyalty	0.167	.002	Supported
5	H5: e-trust have direct influences on e-repurchase intentions	0.402	.000	Supported
6	H6: e-Loyalty have direct influences on e-repurchase intentions	0.197	.002	Supported

## Discussion

This research was aimed to examine the factors influencing customer loyalty in Online shopping. The objectives of this study was to investigate the major antecedents that influence Online shopping satisfaction, trust, loyalty and repurchase intentions in India. The main findings of the study is that the proposed model and all the hypotheses are accepted. First consequence of the results is that e-satisfaction has positively and strongest associated with e-loyalty. Thus, it is established that customer satisfaction is one of the most crucial antecedents of e-loyalty (Y. Liu, 2007).

The findings also established strong and positive relationship between satisfaction and trust. This supports the previous study results of Delgado *et al.* (2001). Satisfaction was also found to have a significant effect on repurchase intentions though not so strongly. The study outcome confirms positive and significant relationship between trust and customer loyalty.

Based on the findings, e-satisfaction, e-trust and e-loyalty have been found to be the key factors that promote repurchase intentions in online shopping. Online shopping companies should pay more attention towards the two key primary factors of customer satisfaction and trust as enhancing the level of these factors will lead to higher customer loyalty. And higher e-loyalty in turn will lead to higher e-repurchase intentions of the customers. e-satisfaction, e-trust factors have direct and positive effect on repurchase intentions meanwhile e-loyalty has total effect both of direct and indirect on e-purchase intentions.

E. Mustafa, S. Ghane (2011) and C. Flavian (2006) observed in their research that ease of use, information content, innovation, security protection, customer service, transaction and delivery process impact on on-line satisfaction. Thus, implementing and sustaining these antecedents appropriately is a necessary strategy for establishing customer satisfaction. Still other researchers, such as T. Heidt, T.V. Der, and P. Ponirin (2010), have evidenced that good experience on online shopping has positive and significant effect on trust and loyalty. Therefore, managers of online retailers need to study and focus on customer on-line experience including all the customer touching points starting right from their first portal visit, followed by purchase, delivery through after sales service. Hence, good online experience will positively influence consumer satisfaction with the e-service which in turn will influence customer trust, loyalty and repurchase intentions.

## Conclusion

The findings of this study affirms that all six hypotheses are supported. Satisfaction has positive relationship with trust, loyalty and repurchase intentions. Trust has positive and direct relationship with loyalty and a direct as well indirect effect on repurchase intentions mediated through loyalty.

The results of the study also shows that customer satisfaction has highest impact on customer loyalty. The formation of e-loyalty can also be attributed to experience of the online

shopper. If customers get good and satisfying experience in the first online shopping transaction, they will intend to shop from the same online store in the consecutive purchases. Therefore, it is recommended that online stores or retailers should focus on customers' online shopping experience by following the crucial touch points in customers' experience throughout a purchase cycle. Moreover, gaining consumer trust is one of the most essential requirements in online shopping because it involves risk, as consumers have to share their private and security details such as credit card details. Hence, another element of retaining the consumer on the same online store is trust on the veracity of information about the product or service features mentioned on the websites as physical or personal inspection of the product or service is absent in the case of online shopping. Additional motivations for repurchase can be realized by offering quality, good services, and promotional incentives to customers.

## References

- [1] ASSOCHAM India (2017), *ASSOCHAM-Resurgent India Study*.
- [2] Delgad, B.E. and Munuera, A.J.L. (2001), "Brand Trust in the Context of customer loyalty," *European Journal of Market Research*, Vol. 45(1), pp. 35–53.
- [3] Gomez, B.G., Arranz, A.G. and Cillan, J.G. (2006), "The Role of Loyalty Programs in Behavioral and Affective Royalty", *Journal of Consumer Marketing*, Vol. 23(7), pp. 387–396.
- [4] Bhattacharjee, A. (2001), "An Empirical Analysis of the Antecedents of Electronic Commerce Service Continuance", *Decision Support Systems*, Vol. 32(2), pp. 201–214.
- [5] Bryant and Colledge, B. (2002), "Trust in Electronic Commerce Business Relationships", *Journal of Electronic Commerce Research*, Vol. 3(2), pp. 3–39.
- [6] Flavian, C., Guinaliu, M. and Gurra, R. (2006), "The Role Played by Perceived Usability, Satisfaction, Consumer Trust on Website Loyalty", *Information and Management*, Vol. 43(1), pp. 1–14.
- [7] Terawatanavong, C., Whitwell, G.J. and Widing, R.E. (2007), "Buyer Satisfaction with Relational Exchange Across the Relationship Lifecycle", *European Journal of Marketing*, Vol. 41(7–8), pp. 915–938.
- [8] Chaudhuri, M.B. Holbrook (2001), "The Chain of Effects from Brand Trust and Brand Affect to Brand Performance: The Role of Brand Loyalty", *Journal of Marketing*, Vol. 65(2), pp. 81–93, Doi:10.1509/jmkg.65.2.1.18255.
- [9] Copeland, M.T. (1923), "Relation of Consumer's Buying Habits to Marketing Methods", *Harvard Business Review*, Vol. 1(4), pp. 282–289.
- [10] Ribbink, D., Riel, A.C.R.V., Liljander, V. and Streukens, S. (2005), "Comfort Your Online Customer: Quality, Trust and Loyalty on the Internet", *Managing Service Quality*, Vol. 14(6), pp. 446–456, *Journal of Services Marketing*, Vol. 17(1), pp. 53–67.
- [11] Kim, D. and Benbasat, I. (2003). "Trust Related Argument in Internet Stores: A Framework for Evaluation," *Journal of Electronic Commerce Research*, Vol. 4(2), pp. 49–64.
- [12] Mustafa, E. (2011). "Determinants of e-commerce Customer Satisfaction, Trust and Loyalty in Saudi Arabia", *Journal of Electronic Commerce Research*, Vol. 12(1).
- [13] Gefen, F., Karahanna, F. and Straub, D.W. (2003), "Inexperience and Experience with Online Stores: The Importance of TAM and Trust", *IEEE Transaction on Engineering Management*, Vol. 50, pp. 307–321.
- [14] Velenzuela, F.A. and Parraga, Y.A.V. (2006), "Trust and Commitment as Mediating Variables in the Relationship between Satisfaction and Hotel Guest Loyalty", *Panorama Socio Economico*, Vol. 24(32), pp. 18–23.
- [15] Tan, F.B., Tung, L. and Xu, Y. (2009), "A Study of Web Designer Criteria for Effective Business to Customer (B2C) Websites using the Repertory Grid Technique", *Journal of Ecommerce Research*, Vol. 10(3), pp. 155–177.
- [16] Fullerton, F.G. (2005), "The Impact of Brand Commitment on Loyalty to Retail Service Brand, Canadian", *Journal of Administrative Sciences*, Vol. 22(2), pp. 97–110.
- [17] Gefen, D. (2000), "E-commerce: The Role of Familiarity and Trust", *Omega: The International Journal of Management Science*, Vol. 28(6), pp. 725–737.
- [18] Ha, H.Y., Janda, S. and Muthaly, S.S. (2010), "A New Understanding of Satisfaction Model in E-re-purchase Situation", *European Journal of Marketing*, Vol. 44(7/8), pp. 997–1016.
- [19] Internet and Mobile Association of India (2017), "Internet in India 2016".
- [20] Internet and Mobile Association of India (2017). *IAMAI & KANTAR IMRB Report*.

- [21] Flint, J., Blocker, C. and Boutin, P. (2011). "Customer Value Anticipation, Customer Satisfaction and Loyalty: An Empirical Examination", *Industrial Marketing Management*, Vol. 40, pp. 219–230.
- [22] Kim, J., Morris, D. and Swait, J. (2008), "Antecedents of True Brand Loyalty", *Journal of Advertising*, Vol. 37(2), pp. 99–117.
- [23] Tam, J. (2012). "Linking Perceived Service Quality to Relational Outcomes in a Chinese Context", *Journal of International Marketing*, Vol. 24, pp. 7–23.
- [24] Lee, K.Y., Huang, H.L. and Hsu, Y.C. (2007), "Trust, Satisfaction and Commitment on Loyalty to International Retail Service Brands", *Asia Pacific Management Review*, Vol. 12(3), pp. 161–169.
- [25] Khalifa, M. and Liu, V. (2007), Online Consumer Retention: Contingent Effects of Online Shopping Habit and Online Shopping Experience", *European Journal of Information Systems*, Vol. 16, pp. 780–792.
- [26] Reid, L.J. and Reid, S.D. (1993), "Communicating Tourism Supplier Services: Building Repeat Visitor Relationships", *Communication and Channel Systems in Tourism Marketing*, pp. 3–19.
- [27] Pleessis, L.D. (2010), *Customer Relationship Management and its Influence on Customer Loyalty at Liberty Life in South Africa*, University of Johannesburg.
- [28] Lin, C. and Lekhawipat, W. (2014), "Factors Affecting Online Repurchase Intention", *Industrial Management & Data Systems*, Vol. 114(4), pp. 597–611.
- [29] Ling, K.C., Chai, L.T. and Piew, T.H. (2010), "The Effects of Shopping Orientations, Online Trust and Prior Online Purchase Experience toward Customers' Online Purchase Intention", *International Business Research*, Vol. 3(3), pp. 63–76.
- [30] Razaque, M.M.A. and Boon, T.G. (2003), "Effects of Dependence and Trust on Channel Satisfaction, Commitment and Cooperation", *Journal of Business to Business Marketing*, Vol. 10(4), pp. 23–48.
- [31] Uncles, M.D., Dowling, G.R. and Hammond, K. (2003), "Customer Loyalty and Customer Loyalty Programs", *Journal of Consumer Marketing*, Vol. 20(4), pp. 294–316.
- [32] Rexha, N., John, R.P. and Shang, A.S. (2003), "The Impact of the Relation Plan on Adoption of Electric Banking", *Journal of Services Marketing*, Vol. 17(1), pp. 53–67.
- [33] Kotler, P. (2010), *Marketing Management*, Prentice Hall, Inc, New York.
- [34] Anderson, R.E. and Srinivasan, S.S. (2003), "Satisfaction and e-loyalty: A Contingency Framework", *Psychology and Marketing*, Vol. 20(2), pp. 123–138.
- [35] Frederick, R., Robert, M.G. Jr. and Christopher, H. (2000), "e-customer Loyalty—Applying the Traditional Rules of Business for Online Success", *European Business Journal*, Vol. 12(4), pp. 173–179.
- [36] Oliver, R.L. (1999), "Whence Consumer Loyalty?" *Journal of Marketing*, Vol. 63(4), pp. 33–44.
- [37] Rust, R.T. and Zahorik, A.J. (1993), "Customer Satisfaction, Customer Retention, and Market Share", *Journal of Retailing*, Vol. 69(2), pp. 193–215.
- [38] Alam, S. and Yasin, N.M. (2010), "What Factors Influence Online Brand Trust: Evidence from Online Tickets Buyers in Malaysia", *Journal of Theoretical and Applied Electronic Commerce Research*, Vol. 5, Issue 3, pp. 78–89, December.
- [39] Krauter, S.G. and Kaluschab (2003), "Empirical Research in On-line Trust: A Review and Critical Assessment", *International Journal of Human-Computer Studies*, Vol. 58(6), pp. 782–812.
- [40] Ghane, S., Fatian, M. and Gholamian, M.R. (2011), "Full Relationship among e-satisfaction, e-trust, e-service Quality and e-loyalty: The Case of Iran e-banking", *Journal of Theoretical and Applied Information Technology*, 15<sup>th</sup> November, Vol. 33(1).
- [41] Shoemaker, S. and Lewis, R.C. (1999), "Customer Loyalty: The Future of Hospitality Marketing", *International Journal of Hospitality Management*, Vol. 18, pp. 345–370.
- [42] Sugiono (2008), *Business Research Methodology*.
- [43] Thurau, T.H. and Klee, A. (1997), "The Impact of Customer Satisfaction and Relationship Quality on Customer Retention a Critical Reassessment and Model Development", *Psychology & Marketing*, Vol. 14(8), pp. 737–765.
- [44] Heidt, T., Der, T.V. and Ponirir, P. (2010). "Modelling the Complexity of Eloyalty: The Role of e-Value, Trust, e-Satisfaction and e-Commitment".
- [45] Zeithaml, V.A, Berry, L.L. and Parasuraman, A. (1996), "The Behavioral Consequences of Service Quality", *Journal of Marketing*, Vol. 60(2), pp. 41–46.
- [46] Bart, Y., Shankar, V., Sultan, F. and Urban, G.L. (2005), "Are the Drivers and Role of Online Trust the Same for all Website and Consumers? A Large-scale Exploratory Empirical Study", *Journal of Marketing*, Vol. 69, pp. 133–152.
- [47] Liu, Y. (2007). "The Long Term Impact of Loyalty Programs on Consumer Purchase Behavior and Loyalty", *Journal of Marketing*, Vol. 17(4), pp. 19–35.