ANTECEDENTS AND CONSEQUENCES OF E LOYALTY IN CONTEXT OF APPAREL AMONG FEMALE SHOPPERS IN PUNJAB

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DECLARATION

I hereby declare that the work presented herein is genuine work done originally by me and has not been published or submitted elsewhere for the requirement of a degree programme.

Any literature, data or work done by others cited in this dissertation has been given due acknowledgement and is listed in the reference section.

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CERTIFICATE

This is to certify that the dissertation titled **"Antecedents and Consequences of E Loyalty in Context of Apparel among Female Shoppers in Punjab"** carried out by Ms Shabnam Narula; D/O Mr. Ravinder Narula has been accomplished as a registered Ph.D research scholar of Lovely Professional University (Phagwara), under my guidance and supervision. This dissertation is being submitted by her in the partial fulfillment of the requirements for the award of the Doctor of Philosophy in management from Lovely Professional University.

Her dissertation represents her original work and is worthy of consideration for the award of the degree of Doctor of Philosophy.

DR. LOKESH JASRAI

ABSTRACT

The apparel industry has become the most important and fastest growing category of online shopping in India. Female's wear has been forecast to boost the global online apparel market to $50 million in future. Tablets and smart phones are mostly used by the consumers for online shopping. The number of mobile subscribers has increased from 581 million in 2014 to 800 million in 2019 and expected to grow nearly 1 billion by the end of 2020. However, with an increase in the number of smart phones as well as 4G subscriptions are motivating factors for the development of online shopping in India. Due to an expanding the number of web surfers, the opportunities for consumers to shop online are also increasing. While smart phone users are expected to double by 2023, internet usage will also rise by 40%.India emerges as one of the prevalent and rapidly developing markets for digital consumers with 315 million internet subscribers in 2018. The growth of internet users has increased from 373 million in 2016 and expected 829 million by 2021 and in return of this there is evolution of shopping online that makes India like a hotbed which in return leads to attracting the retailers to sell their products through online mode (Indian Express, 2017). The online market players entirely change the manner of shopping which is simple and time saving, particularly when the consumer finds appropriate deals on the homepage of the online provider and is able to place the order quickly. If the consumer does not find satisfactory product, the exchange or return policies are also quite convenient.

Subsequently, enormous development of online shopping has enhanced the need to develop E Loyalty within the online shoppers. With evolution of E-commerce, the consumer's loyalty has been explored in several domains and different contexts but this has led to numerous researchers have broadened the loyalty aspect in terms of online environment and rename it as E Loyalty. In this way, E Loyalty is derived from traditional consumer loyalty in marketing. Loyal consumers always spread positive messages about their online provider and suggested that specific online provider to the new consumers for shopping. In fact, it has also been broadly accepted that the cost of attracting a new consumer is more in contrast to maintaining the existing customer. Many of the previous studies highlighted the

need of E Loyalty among online shoppers. Distinct dimensions of E Loyalty have been studied in different contexts. Study of dimensions of a particular construct is very important because it helps the researcher to know how particular construct is influenced by different dimensions. Recent studies related to market discipline explored two important predictors namely e-satisfaction and e-trust of the E Loyalty that strongly influences the E Loyalty (Lin, 2013).However, the literature and research gap explored in the form of conceptual framework of E Loyalty drawn on the basis of the relevant determinants. The proposed integrated model of E Loyalty has been established by proposing the relationships between eight latent constructs among two are operational constructs (e-service quality and e-reputation), four online shopper related constructs (e-satisfaction, e-trust, e-perceived value and e-commitment) and two are related to the behavioural consequences (repurchase intention and word of mouth).

Furthermore, the model proposes direct relationship between E Loyalty antecedents and behavioural consequences. More importantly, the E Loyalty is a vital factor especially in the world of fashion industry to remain competitive, profitable and expand for the purpose to endure in the online competitive environment. However, it seems hard for the online retailers to create E Loyalty among online shoppers and also has limited knowledge about the factors that affect the E Loyalty. Thus, the present study focuses on antecedents and consequences of E Loyalty in the context of apparel among female shoppers in Punjab. In this view, specific objectives are designed for study those facilitate to determine the antecedents and consequences of E Loyalty to measure the influence of E Loyalty among female online shoppers. The mainly four objectives have been framed for the current study. First objective is related to assessing the effects of e-service quality and e-reputation on E Loyalty among female shoppers. Second objective focuses on measuring the e-satisfaction, e-trust, e-commitment and e-perceived value and their influence on the E Loyalty. Third objective is related to examining the behavioural aspects of E Loyalty among female shoppers for apparel and fourth is to developing a conceptual framework of E Loyalty indicating the relationship between antecedents and consequences for online shoppers in the context of apparel.

A descriptive research design has been used for the present study. In this way, research design helps the researcher to get whole picture about the E Loyalty. Female online shoppers of Punjab are considered as target population for the present study. The studies laid emphasis on the females as they are more fashion prone rather than men. Online vendors are also expecting 50-55% contribution is from women only in apparel industry. Multistage sampling technique is considered for the purpose of data collection. There are three regions in Punjab namely- Doaba, Majha and Malwa and samples have been collected from these three regions. The selection of districts from each region was based on the Economic and Statistical Report, 2012.Four districts namely; Nawanshehar, Kapurthala, Jalandhar and Hoshiarpur have been selected from Doaba region; four districts namely; Tarntaran, Amritsar, Gurdaspur and Pathankot have been included under the Majha region; Moga, Ludhiana, Faridkot, Patiala, Firozpur, Sangrur and Mansa have been selected from Malwa region. Fifteen districts have been selected on the basis of judgemental sampling. The selection of household colonies from each district was based on the expert opinion. A Sample of 80 female online shoppers from each district was selected based on the convenience sampling. Sample of 320 respondents was selected from both Doaba and Majha region and 560 respondents from Malwa region were selected for data collection hence total 1200 sample size selected from three regions for the present study. The data was collected from January 2019 to October 2019 by using self-administered questionnaire which consists of the items of e-service quality dimensions, e-reputation, e-trust, e-satisfaction, e-commitment, e-perceived value, repurchase intention, word of mouth and E Loyalty. The respondents requested to rate on five point likert scale such as(strongly disagree − disagree − neutral − agree − strongly agree).

Consequently, the reliability of constructs used in the structured questionnaire has been tested and Cronbach's alpha (α) values appear in range from .60 to .90 for all the constructs can be used for further analysis. Advanced Multivariate data analysis techniques like Structural Equation Model (SEM) has been used through the Smart PLS 3.2.9 software application to accomplish objectives of the present research and for the hypothesis testing. The findings revealed that e-service quality do not have favourable influence on the E Loyalty of female online shoppers. The e-reputation

has positively affected the E Loyalty of female online shoppers. Similarly, e-satisfaction has a favourable influence on E Loyalty. In other words, increased customer satisfaction has a higher impact on customer loyalty. Moreover, E Loyalty was strongly influenced by e-trust and e-perceived value (Pandey et al., 2019). In particular, results also revealed that E Loyalty has direct and positive influence on repurchase intention as well as word of mouth. Indeed, it has been measured that E Loyalty has been significantly important to create repurchase intention and word of mouth among the female online shoppers. In fact, E Loyalty is a prerequisite for creating behaviour of repurchase intention and word of mouth among the female online shoppers.

Moreover, the hypothesized relationships among the exogenous and endogenous constructs in proposed model have been tested through SEM by using Smart PLS 3.2.9. The proposed measurement models I and II fulfilled the conditions of unidimensionality, internal reliability, convergent validity (CV) and discriminant validity (DV). Furthermore, the proposed structural model confirmed that eight significant relationships were established from the entire structural modelling. The conceptual framework derived from literature is found to be satisfactory. Moreover, the mediation analysis plays a prominent role in model/theory development. The mediation analysis provides a mechanism for reviewing the effect of exogenous variables on endogenous variables in a certain conceptual framework (Baron and Kenny, 1986). The mediation analysis has been performed to assess the role of mediating construct such as E Loyalty in the conceptual model. Moreover, this showed that conceptual framework has best fit partial mediation effect.

From the perspective of academics, the present study contributes to the currently existing literature on online marketing and E Loyalty. The present study provides a conceptual model to differentiate and recognize the antecedents and consequences of E Loyalty. In this way, the conceptual model is the first step towards an in-depth understanding the various antecedents (e-service quality, e-reputation, e-satisfaction, e-trust, e-commitment, e-perceived value and consequences (repurchase intention and word of mouth) of E Loyalty. However, E Loyalty so far has been considered as function of repurchase intention. In other words, organization strives for creating value in which traditional marketing activities i.e. marketing research, advertising,

promotion etc. have become less important. Modern marketing, which is not confined to the marketing function only, emphasizes on make and believe marketing matrices. Therefore, with an objective to measure the E Loyalty, it is imperative on the part of online providers to know the degree of E Loyalty in the minds of online shoppers.

At last, the essential idea of the proposed conceptual framework is that online retailers should understand in detail about the factors that are needed to improve the E Loyalty that will positively impact both the repurchase intention as well as word of mouth of the consumers. More importantly, by understanding about the factors, online retailers will be better able to develop and execute their policies and strategies. However, building trust is a high priority for the online retailers because consumers may or may not purchase from trustworthy online retailer but for sure the consumers will not prefer to purchase from untrustworthy online retailer. So, without winning the trust of consumers, it is impossible to become their loyal consumers. Marketing academics and practitioners have recognized that customer relationship has a central part to drive E Loyalty among the online shoppers.

ACKNOWLEDGEMENT

Shabnam Narula

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LIST OF ABBREVIATIONS

AVE — Average Variance Extracted

CR — Composite Reliability

GoF — Goodness of Fit

PLS — Partial Least Square

SEM — Structural Equation Modeling

SPSS — Statistical Package for the Social Sciences

VIF — Variance Inflating Factor

CHAPTER – 1

INTRODUCTION

The apparel industry is the most important and rapidly growing category of online shopping in India. India is expected to generate $100 million from online retail business by the end of 2020, of which $35 million will be contributed from female fashion E-commerce. In the recent years, female online shoppers have become very active in purchasing apparel online (Hindustan Business Line, 2018). In addition to this, every third query on Google search is related to fashion category only (Singh, 2017). In this way, the female's wear is forecast to boost the global online apparel market to $50 million in future. Consumers mostly used tablets and smart phones for the online shopping. Generally, online providers are launching innovative sales strategies like concept of flash sales and daily deals in different regions thus, strengthening the online market and also expected to increase the global online apparel market in the coming years.

Due to increase in the number of smart phone users, high affordability, convenience as well as variety of products offered by the online providers also play an imperative role for ever-increasing the sale of the different products in online mode. The number of mobile subscribers has risen from 581 million in 2014 to 800 million in the year 2019 and expected to be nearly 1 billion by the end of 2020. However, increasing the number of smart phones as well as 4G subscriptions are motivating factors for the growth of online shopping. Particularly, the number of smart phone users has increase from year 2015 to 2018, jumping from 199.08 million to 339.95 million and also expected to increase 442.5 million by 2022. In a similar way, the number of 4G subscribers have also increased from 86 million to 388 million from 2018 to 2019 (TRAI Report, 2019). Moreover, due to rise in the online sale of apparel, the online retailer ensures the convenient and cost effective process for the online shoppers.

In the light of the above, the internet has become an appropriate platform for the online shopping in the present scenario. Due to increase of internet users, there is also increase in the opportunities for online shopping for the online shoppers. Internet users to rise by 40 percent, smartphones are expected to double by 2023.

India emerged as one of the prevalent and most rapidly booming markets for online consumers with 315 million internet subscribers in 2018. The evolution of shopping online makes India like a hot-spot which in return leads to attracting the retailers to sell their products through online mode (Indian Express, 2017). At present, India has 627 million internet user base, which is expected to grow to 729 million by the end of 2020. Out of 627 million internet user base, 493 million are the active internet accessed population, which is only second to China. An accessing population are those who use the internet at least one time in a month. Indeed, this number of internet accessing population is supposed to increase 519 million by 2020 (Economic Times, 2019). It is estimated that around 281 million are daily internet users and out of which 143 million female internet users in India (Economic Times, 2018). As the female internet users are increasing, the growth of female online shoppers is also rising. This is the reason that core digital sectors may jump twofold to $355-435 billion by 2025.

In addition, the internet browsing behaviour has also changed drastically from last two years. People are spending long hours browsing the internet for various activities and online shopping is categorized as the top activity. It has now become a part of people's daily routines to spend more time browsing the internet (Technopeck, 2017). There are various factors such as rapid internet penetration, advancement in technology and rapid communication of message that encourages the global online apparel market in India. Along this, online retailers are facing various challenges like uncertainty in consumer behaviour, increased competition and also realized the need to develop new consumers and getting the repeat business from the existing consumers attracting new consumers, keeping the existing consumers satisfied(Azam, 2014; Carter et al., 2014;Chiu et al., 2012).Such types of challenges are to some extent addressed by development of customer loyalty among the online shoppers. In line with above discussion, E Loyalty has become a critical factor for the success of online business (Carter et al., 2014 and Valvi and West., 2013). The present study is an endeavor to design a conceptual framework of E Loyalty with the antecedents such as e-service quality, e-reputation, e-satisfaction, e-trust, e-commitment and e-perceived value for apparel among online shoppers. The nature of study is cross sectional and empirical, starts with examining the

determinants' of E Loyalty among female shoppers in Punjab. Keeping in view the above discussion, this section covers the overview of E-commerce, E-commerce models, emergence and trends of online shopping, online fashion market and online market for apparel are presented as follows:

1.1   E-COMMERCE: CONCEPT AND EVOLUTION

E-commerce is characterised as "a use of electronic means and platforms to conduct a business through online medium to transact or assist the selling of products and services to the online consumers" (Kotler et al., 2012). The emergence of internet began in 1995 and paved the first wave of E-commerce in the India. In addition, there was introduction of economic liberalization after the reforms in year 1991 that resulted into the attraction of MNCs and leads to the growth of the IT industry.

Nonetheless, E-commerce is among the fastest growing industries in India and reached the new heights in country due to rising penetration of internet and dynamic consumer lifestyle. The online market was primarily restricted to print media only, but it has since developed into a new and innovative internet based business model. Particularly, different developments of E-commerce that defining the each of the phases are listed below in Figure 1.1
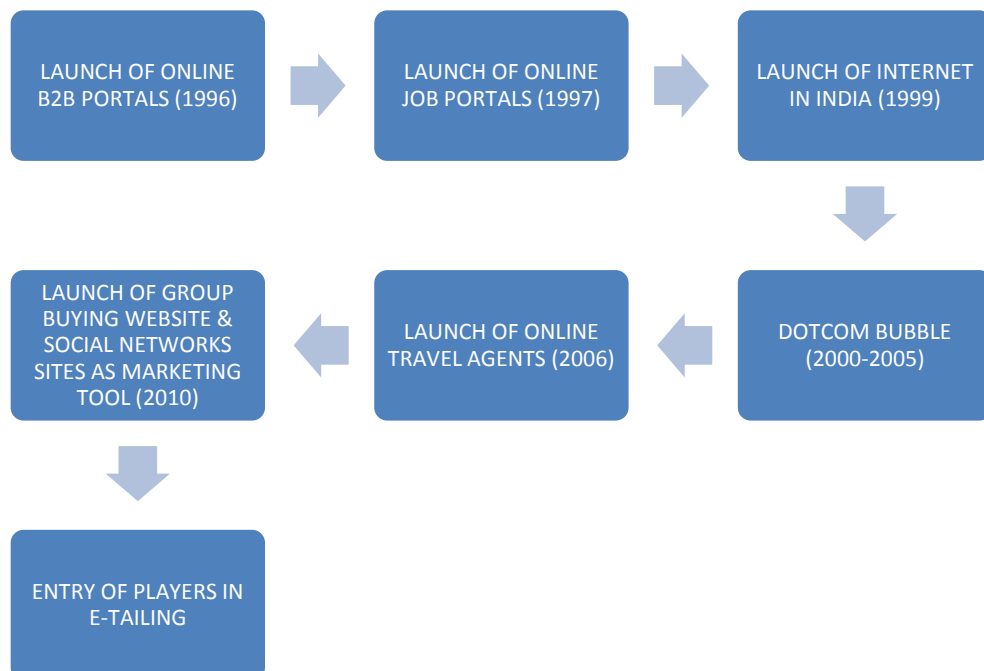
Figure 1.1: Evolution of E-commerce in India

3

In addition to the emergence of E-commerce, there is an accelerated growth in online shopping amongst the consumers. Internet has now become a medium of shopping and is competing with the established Brick and Mortar. The online retail sector has turned up as one of the most impressive and fast developing businesses since the entry of multiple new organizations. However, online retail sector represented for the more than ten percent of the Gross Domestic Product (GDP) and eight percent of the employment opportunities of the country. It has been indicated that India is considered as the fifth greatest destination in the online retail sector (India Brand Equity Foundation, 2020).

Moreover, the online retail market is increasing at a very rapid pace due to the growth of income, development in urbanisation, convenience and attitudinal shifts of the consumers. Total online retail market was $18 billion in 2019 and expected to raise $170 billion by 2030 (Business Today, 2019).The sale from online fashion market was noticed$481 billion and expected to grow $713 billion by the year 2022 as shown in Figure 1.2.
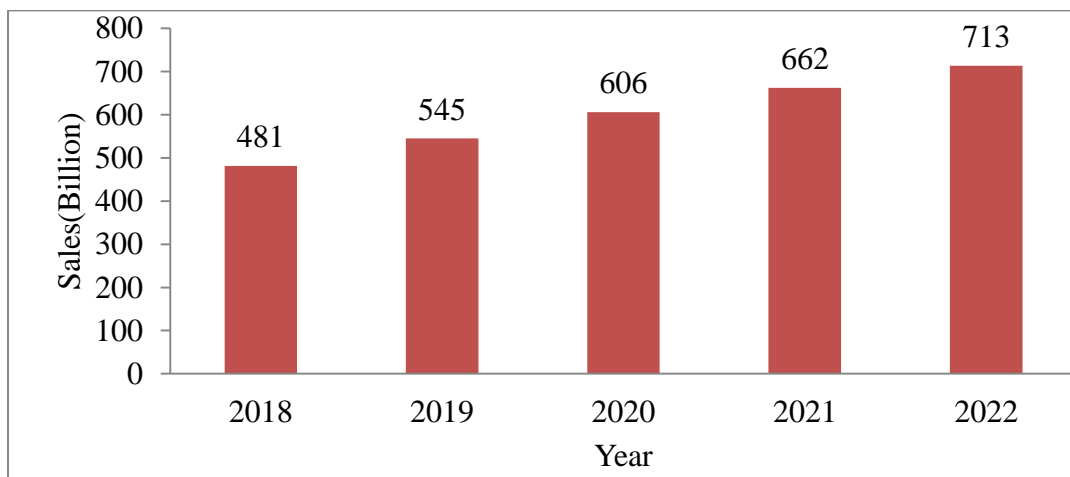
Figure 1.2: Online Fashion Market

However, the growth of apparel segment in India has been demonstrated by statista-2020 that revenue from the apparel segment has been increasing. The revenue generated from the apparel segment has been shown in Figure 1.3. These results revealed that the revenue from apparel segment was $5532 million in 2017 and it

keeps on increasing every year. Now, it has reached to $13164 and expected to grow $22872 million by the year of 2024 (Statista, 2020).
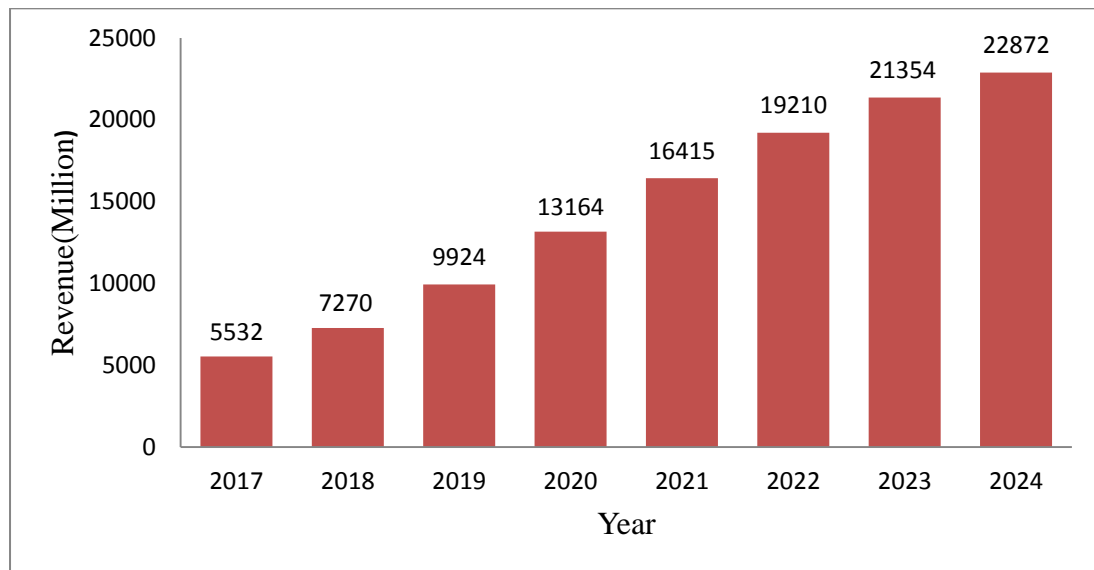
Figure 1.3: Expected Growth: Apparel Market

Source- Statista.com

1.1.1 Existing E-commerce Models

The E-commerce business model is considered as the theoretical structure of business strategy. It describes how business creates, delivers and captures value so as to accomplish the goal of the company. Moreover, E-commerce models can generally be categorized in to three categories as follows:

1) **Business to Consumer (B2C):-**B2C model is frequently used in E-commerce environment which involves businesses, retailers and consumers. In this model, the business takes place between retailer and the ultimate user. This is the most common E-commerce model in which online retailer can directly sell their products to a customer without any mediator. A customer can also see and choose the products as per the choice and order the chosen product from the particular website after that the website at that time will send a notification to the organization through the email and then organization will transmit the products to the customer. E-commerce companies such as Amazon, Myntra, Flipkart, Healthkart and First cry are based on this model. Online shopping sites facilitate the consumers with different benefits such as time saving,

convenience, better pricing, wider selection and better access to information but in order to develop an updated web site in terms of transactions, navigation etc., it is very important to understand the consumer shopping preference decision that is likely to vary with the online sites, the individual and the usability.

2) **Business to Business (B2B):-** The website following B2B model focuses on selling their products to the final consumer through the intermediary buyer. For instance, a wholesaler places an order from a company's website and after receiving the delivery from the company then sells the product to the final consumer who comes at one of its retail outlets for purchase the product. The pricing of the products mainly depend upon the quantity of order and negotiable ability. Furthermore, the main focus of the B2B model is to providing goods and services to other businesses. The online businesses such as Alibaba, Ahrefs, India mart are following the B2B business model.

3) **Consumer to Consumer (C2C):-** It is a unique platform where consumer directly interacts with another consumer either as seller or buyer. For example, EBay is a website where a consumer can sell their any kind of old used items at discounted price to others. The consumers those are interested to purchase those items will bid for a particular product. However, assets like residential property, cars, home appliances, motorcycles etc. can also be selling on C2C business model through publishing their product information on that particular website. Some websites may charge the consumer for their services and some websites are providing free services to the consumers. In addition, the main characteristic of this platform is that the seller is the consumer of other products as well. The main source of earning of these websites is commission or through the advertisements only. The websites such as OLX and Letgo are more famous platforms for buying and selling goods like furniture, household items, cars, electronics, fashion items and bikes.

1.2 EMERGENCE AND TRENDS OF ONLINE SHOPPING

Indeed, apparel is considered as the top most category that is searched by Looked for Information (LFI) shoppers. Approximately, 48 percent of shoppers have looked for

the information on apparel online out of which 18 percent showed that they purchase offline. However, the most preferred product categories are apparel, jewellery, foot wares and accessories those are being shopped through online mode (The Hindu Business Line, 2016).Consumers want to shop exactly wherever they are now and they are becoming more specific about the products. Consumers are not willing go to three or four different sources to buy something. In the traditional shopping, there is face to face interaction of consumer with sales person and also have to pay cash for purchasing the products (Akhter, 2012). On the other hand, in online shopping there is no such interaction possible and even consumers have to give private information which is required for the payment and they have fear in mind that how the information will be used by the online retailer. Although, building trust among the online shoppers is very important to become loyal and Privacy protection is considered as key element for building trust among consumers. Trust plays crucial role in helping the online shoppers to overcome the risk of disclose private information to the online retailer for the payment (Nepomuceno et al., 2013).

More importantly, online shopping is frequent and well known form of the E-commerce. The continuous growth of Information Technology (IT) and Telecommunications encouraged Indians to go for shopping through the internet. In addition, internet is also viewed as a medium of interaction and leisure platform. Brick and mortar stores are not going to finish anytime soon in the coming future. But there will be some significant changes driven by new trends and technologies in the E-commerce. The consumer shopping trends and habits are greatly affected by the introduction of new and innovative technologies and consumers will rapidly accept these technologies. Consumers shopping behaviour and preferences have altered significantly with the help of these technologies. The consumers have been never before able to purchase by comfortably sitting in their homes or offices at any point of time with a few clicks from their desktops or laptops. However, online shopping is providing many benefits to consumers such as it saves time, offers better prices and also eradicates many of the physical difficulties that are faced by the consumers in the traditional shopping. These are all motivating factors that encourage the consumers to opt for the online shopping (Hsieh and Tsao, 2013 and Prindle, 2012). The recent updated technology has created challenge for the offline

retailers and is also contributing in changing consumers shopping behaviour. The online shopper's preference towards a particular online retailer depends on different types of factors such as consumer characteristics and situational variables. The comfort of time and location constraints is the factor that differentiates the online shopping from traditional offline shopping mode.

In addition, the online shopping has saved the travelling cost of consumers who want to shop from any time and place of their preference. This has led to the cutting down of search cost which has allowed online shoppers to engage more efficiently in online shopping. In 2018, about 120 million shoppers who bought through online mode and the number are expected to reach 220 million shoppers by end of 2022 (Economic Times, 2019). However, online shopping has become quite easy with online payment system as well. Declining broad band subscription prices and the launch of 4G services have become the motivating factors for online shopping in country. Nowadays, COD (cash on delivery) is the most preferred option among online shoppers. It has also been seen that option of COD makes the user more prone to purchase of any desired product. It is a well-known fact that Indians prefer online shopping at a discount only because they love discounts. However, 78 percent of customers buy from online store without visiting the brick and mortar to check the product. 10 percent visit brick and mortar store to see the product but buy it from another brand online. 92 percent of internet traffic leads to the online store that is offering some discounts (Petro, 2019).

As online shopping is done in virtual environment rather than physical stores, the shopping behaviour of online consumers is different from traditional consumers' shopping behaviour. In the shopping process, the online shoppers played both the role of purchaser of products and user of technology. Yet, the market expansion because of new customers is still restricted. Online shoppers remained at around 68 million in 2016 and maximum of them came from metro cities. The facts demonstrated that a huge portion of new shoppers are from tier II and tier III cities, and it will take some time to increase the frequency of purchases because most of shoppers are only prefer shopping just because of attractive offers and discounts (Times of India, 2016). Moreover, online shopping has greatly empowered the Indian consumers in different categories i.e. buying apparel to accessories and from

jewellery and beauty products to ticketing. The growth of E-commerce sales increases year after year as has been shown in the Figure 1.4 (Digital Market Outlook, 2017).

Furthermore, Product categories like electronics, fashion items, books, and railway tickets are the top online selling items whereas groceries and household products are the least commonly purchased items in India (Kearney, 2015). However, most of the online retailers showed that online shoppers have become well educated in searching for pre-purchase information and finding websites that provide good offers, such as free shipping, deep discounts etc. In this way, due to low barriers to enter in the online business, more traditional retail businesses have entered into the online retail business. Online retailer 'Amazon' has come up with 5 new centres in Gurgaon, Bengaluru, Mumbai, Vijayawada and Kolkata that will help the company to expand its prime selection and provide better delivery service to the consumers. Amazon has also initiated delivery stations across various pin codes to assist last-mile delivery to facilitate the consumers (Economic Times, 2018).
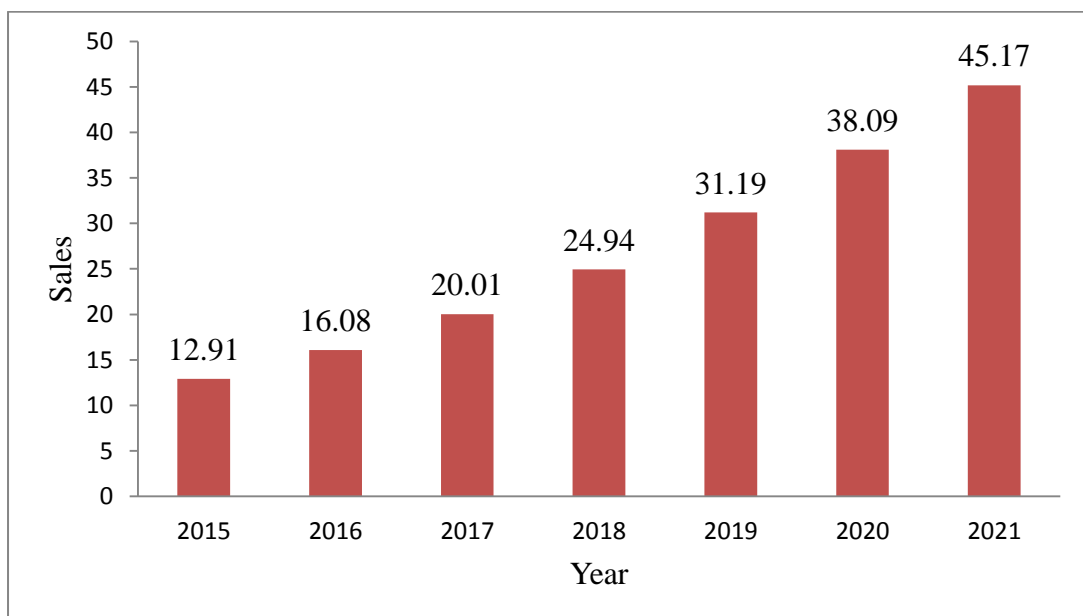
Figure 1.4: Showing E-commerce Sales

Source- Digital Market Outlook, 2017

In the light of above discussion, the success story of the online shopping businesses is determined by the repurchase intentions or using the website again and again for purchasing a wide array of products, then take decisions to use the website one time

only for shopping purpose. The website usage rate may be defined as "the frequency of online purchasing by the online shoppers". The more products are purchased online; higher will be the frequency of online purchases which in turn leads to higher purchase intensity. Hence, purchase intensity can be conceptualized as "the number of product categories and frequency of online purchases during a particular time period".

Subsequently, lots of efforts have been made by the online retailers, in order to create awareness about online shopping among the consumers of small cities. Finally, online retailers got success to expand to more locations, including smaller towns & cities of India. Presently, consumers from small cities would also like to get the favors of online shopping. It is necessary for online retailers to maintain this type of interest among the consumers from small cities. During the 'Great Indian Festival Sale: 2016', 15 million items were sold and 90 percent of the orders had come from the India's pin codes. There was a five time growth in the number of new consumers in the last Diwali. It has also been found that 70 percent of new customers were from the tier II and tier III cities (Economic Times, 2019). Following that success, online retailers offer festival sales every year in order to raise their profits and in return consumers are also interested to shop online during the festival season.

Moreover, E Loyalty is viewed as an expansion of traditional loyalty (Luarn and Lin, 2003; Gommans et al., 2001). Online loyalty is likewise recognized as website loyalty or E Loyalty (Valvi and Fragkos, 2012).E Loyalty is termed as "Willingness of consumer to visit the website continuously or consider purchasing something from relevant website" (Romadhoni et al., 2015 and Cyr, 2008). As online shopping is more and more common in everyday life, E Loyalty has turned out to be very prominent issue in E-commerce. Therefore, it is extremely significant to comprehend various factors associated in the online shopping and specifically related to the model that how different factors will affect the consumer's E Loyalty towards the particular online retailer.

Similarly, the E Loyalty of online shoppers is affected by different factors. Many past studies have been widely explored and findings indicated the association among

the satisfaction, trust and loyalty in the online retailing contexts. Additionally, many studies established the links between the different factors such as satisfaction-loyalty (Yang and Peterson, 2004; Park and Kim, 2003) with in the frame of online retailing.

1.2.1 Online Fashion Market

Fashion products that always enhance the lifestyle of consumers continue to rule the heart of online shoppers in India. However, the fashion market is currently estimated at $70 billion in India and approximately $30 billion of fashion market will be digitally affected by the end of the 2020. Due to increasing internet penetration, use of smart phones and an increase in disposable incomes of consumers leads to improving lifestyle of people and increasing awareness among consumers about both domestic as well as international fashion brands like Guess, Gucci, Armani and others are major factors that motivate online fashion market in India (Ken Research, 2017). It should be noted that nearly half of the online shoppers will be women, more than 50 percent consumers will be from tier 2 and 37 percent online shoppers will be older than 35 years of age by the end of 2020 (Financial Express, 2017). According to the research conducted in year 2016, it has been explored that maximum of the amount spent by the online shoppers only on the purchasing of different categories like 85 percent on apparel, 68 percent on mobile phones and 25 percent on cosmetics (Economic Times, 2017). Approximately, 60 million women use internet for their daily needs in India, which forms a significant portion of the total internet users in the country that is 150 million. However, most women of age group between 18-65 years bought clothing online only (Economic Times, 2018).

In addition, many online market players have considered the emergence of internet as a golden opportunity to offer different brands on their websites to attract maximum number of customers by providing easy accessibility of different brands on one website only. Presently, four to five percent of the total fashion market is resulting from the online fashion portals in contrast to the sales from traditional fashion stores. This will increase to 11-12 percent by 2020, multiplying nearly four times to $12-14 billion and the emergence of new online shoppers will contribute to around 40 percent of this online growth (Business Standard, 2017). While the

emergence of technology has contributed significantly in the growth of Indian fashion industry, on the other hand there are some downsides of technology like easy and simple access to designs of different websites, leading the consumers to copying that particular design. The best part about technology is that it permits the brands to constantly re-develop brand experiences. The enormous pool of database encourages different brands to understand the consumer preference patterns, which is very important in order to recognize strategies that will work best and will give superb shopping experience to shoppers (Economic Times, 2017). Moreover, there were total 200 million online transactions in 2017 and is likely to rise by 65 percent by 2020. Out of all the online transactions, majority of the transactions i.e. about 60 million are done by the online fashion shoppers, which is also approximated to double by 2020 to around 120 million (Business Standard, 2018).

In this way, due to the limited presence of reputable brands in Indian markets, online websites provided reputable and luxury brands to the online shoppers which are not easily accessible at physical stores. Moreover, trust of online shoppers towards the reputable brands has resulted in increasing the sales. The entry of new online players in the online fashion market has given a broad array of product options to customers with respect to product range and price. Subsequently, in order to magnetize more and more number of customers towards the online shopping of apparel, new players are entering in the market with new business models as well. Thus, online providers offer wide product variety, price, huge discounts, easy payment system etc. to the customers to achieve the competitive advantage. Online shopping industry still faces some challenges such as absence of E-commerce laws, customer loyalty and rapidly changing business models in India. India's apparel market will be the sixth largest market in the world worth $59.3 billion by 2022 in comparison to United Kingdom's worth $65 billion and Germany's worth $63.1 billion. The tech savy behaviour of consumers is majorly responsible for the growth of the apparel sector in India. The easy online access to different websites encourages people to have more knowledge about the origin, services and speciality of the luxury brands. The constant expansion of E-commerce market makes it possible for the luxury brands to enter in the homes of consumers. Subsequently, people are now more aware about the global

fashion, luxury trends and additionally more interested to use these latest trends in their daily life activities (Amed et al., 2019).

In addition, many of the women and older age groups have started buying online by creating a much more representative and balanced shopper profile (Mathur, 2017).Therefore, even though, the big concern for first time shoppers is that they are less familiar with website or App and return policies as well. So, they prefer to spend low amount for online shopping. Hence, in order to motivate the consumers for online shopping, online retailer should ensure easy payment options and smooth handling of returns or complaints are imperative to gain the trust of new shopper towards online retailer which in turn leads to E Loyalty.

1.2.2   Online Market for Apparel

The apparel sector has become an online accomplishment significantly because of new and innovative strategies. The apparel sector played key role for the growth of E-commerce business. There has been an amazing growth of online apparel market in the past few years because of outstanding growth of online retailing globally. The online market is projected to grow at a very high rate over the next ten years from 2016-2026. Currently, females earn an average of $100 as compared to men who earn $140 globally. The fashion market comprises of approx. $30 billion, which currently represents 70 percent of the branded apparel market and also expected to be digitally influenced by the end of 2020.

However, today females are well educated, have financial power to purchase any thing and also have ability to make their own decisions. In comparison with the previous generation females, modern generation females have more mobility. Females are emerging as stronger customer base in online shopping and are more aware and more interested in fashion than men (Pentecosta and Andrews, 2010). In traditional environment, females buy more products than men (Cho and Workman, 2011). Females buy new fashion and persuade others to buy new fashion and use more internet than men (Ruane and Wallace, 2013; Cho and Workman, 2011).

Moreover, online retailers are expecting 50-55 percent contribution from women in apparel industry only. The luxury markets have created one stop shop for their

customers by creating the online partnerships with different brands and furthermore bring a few of the fashionable brands to Indian apparel market. Women's apparel is divided into two parts firstly, segmented by T-Shirts, Jeans, Shorts, Skirts, Coats, Kurtis and Plazzos etc. Secondly, segmented into three price segments like premium price, mid price and low price. Females can either help to support, grow the business or even able to damage the business only by their word of mouth. They are amazing communicators and always prefer to exchange their shopping experiences with their friends and relatives. The average Indian consumer who shops online because of shortage of time, changing lifestyle, convenience and flexibility of shopping and option of free home delivery. It has been indicated that around 34 percent of online shoppers have kept the undesired products because they don't want to involve in the trouble of returning the products to the online retailer. Most Indian women bought clothing through online mode only. Thus, increase in income and education led to more awareness about online purchase of fashionable apparel (Economic Times, 2018).

Keeping in view, online retailers can make the return process simple and efficient by providing customized return process. Online retailers can also offer different variety of products and related promotions to encourage shoppers for purchasing alternative products. However, delivery of products to the consumers has become an online battlefield and the use of delivery passes and providing more delivery options can boost the loyalty of online shoppers towards a particular online retailer. As females always want to buy the fashion products online, their expectations have also risen. So, online retailers will have to invest more in the variety of apparel with the aim of boosting the sales of the online business.

Moreover, there will be 5 times growth in the number of female online shoppers by the end 2020. As there is a change in the face of fashion with respect to that the consumer shopping behaviour has also changed and women are always looking online for latest trends, designs and additionally want to spend in lifestyle categories like apparel and accessories. In this way, Lifestyle category will be major online category with 35 percent by 2021(The Hindu Business Line, 2016). However, 85percent of online shoppers preferred only mobile for purchasing apparel than any

other device. Most of the transactions done by online shoppers while purchasing apparel are entirely through the online mode only. Due to partnership between the domestic luxury online retailer sites with global luxury brands, the scenario of online shopping has been changed drastically. In this way, presently the consumers do not feel the need for shopping from foreign as they can get the same product from domestic luxury online retailer's sites, without any difference in price or quality of the product (Indian Express, 2016).

1.2.3   Characteristics of Online Shoppers

Past research has indicated that online shoppers are more concerned about convenience and are also ready to pay extra money to save time and may also dislike regular shopping. Online shopping is all about convenience shopping. Moreover, many previous researchers have opposed that online shoppers want more product information, more product variety and more customized products as compared to traditional shoppers. It is supposed that online shoppers do not want to shop only for fun or recreation. Although, online shoppers are different from traditional shoppers but it has been also indicated that nowadays, as far as consumers' shopping motivations and store attribute importance are concerned, they are similar to traditional shoppers (Kuo and Wu, 2012).

Online retailers have started investing more time and money in the adoption of E-commerce in order to maintain and take benefit of growing interest of consumer in purchasing online and even looking for new methods and strategies through which they can attract the consumers towards their websites and convince them to buy their offered products to build their E Loyalty among online shoppers. The main challenge for the online retailers is to firstly, attract the attention of those consumers who are already in the digital world and convince them to spend more in online shopping of products as well as secondly, is to attract consumers who refuse to adopt the new technology for shopping. It is particularly relevant for the online providers to be familiar with why consumers are attracted to purchase through online mode only in order to get success in the E-commerce business.

The prolonged existence and continued growth enjoyed by online retailers such as Myntra, Flipkart and Amazon presented evidence of feasible and successful online business models. There are many benefits of online retailing like giving more customer reach, boost the experience of consumers by offering them more product information, expert advice, personalized service facility and provided quicker processing of order as well as delivery of products to the consumers.

1.3   DOMINANT MARKET PLAYERS: E-COMMERCE

The market players in the E-commerce sector have entirely changed the manner of shopping. The shopping process is so simple and time saving that particularly, when the consumer will open the shopping website; find the appropriate deals and place the order and if the consumer found that the product is not as per his/her requirement then consumer can exchange or return it. The major key players in this sector that are dominating the online fashion market in India are as follows:

1)   The online retailer- Myntra is at the first place in the list of fashion online websites. It provides broad range of apparel along with the accessories. By using the website, consumer can search for apparel of any brand. In spite of the fact that Flipkart acquired Myntra, yet it is a different online website.

2)   Jabong is one of the fashion and lifestyle E-commerce companies in India. It's providing broader range of products than Myntra such as clothing, footwear, accessories and handbags etc. After the Myntra's takeover of Jabong, they both hold 60-70 percent of share of branded online apparel market. Along with parent company Flipkart, this group holds more than 75 percent online fashion market.

3)   Amazon is the world's best E-commerce company. It offers a broad array of products such as fashion, accessories, electronics, gadgets etc. In India, Amazon is the strongest competitor of Flipkart. The key highlights of Amazon are assortment of products, best service to customer, product return facility within a period of30 days and free shipping on orders of above Rs 499.

4) Infibeam is at the 6th position in the list of online websites in India. It is an online marketplace which provides products such as fashion, electronics and mobile gadgets. This website sells more than 15 million products across 40 different product categories.

Big brands are not selling their products by their own channels but they sell their products on known market places like Myntra, Jabong, Amazon, Flipkart and Limeroad. Besides hosting international brands, they are selling their own designer clothes by Satya Paul, Rohit Bal etc (Tyagi and Thomas, 2017). Likewise, Amazon also began selling luxury brands like Tumi, Furla and Versace in India (Business Today, 2018). It is expected that Myntra is the online clothing store with millions of brands under the roof. Myntra is considered a one stop shop for kids, accessories, men, women, home decor, kitchenware, cosmetics etc. It also offers the customers wide range of clothing. In addition, 80 percent of new customers coming from Tier II and a rich portfolio of Prime benefits. Moreover, Paytm encourages the E-commerce business by providing cash back on recharge and different types of products.

1.4 E LOYALTY: DEFINITION AND CONCEPT

Enormous development of online shopping has promoted E Loyalty among online shoppers. Consumer's loyalty has been explored in several domains and different contexts but with evolution of E-commerce, researchers have broadened the loyalty concept in terms of online environment and rename it as E Loyalty. Thus, E Loyalty can be characterized as "good attitude and commitment of customer towards online provider that brought repurchase behaviour among the online shoppers and spread positive word of mouth constantly to the other people" (Romadhoni et al., 2015 and Chang et al., 2013). Moreover, E Loyalty is posited as "the stickiness of a consumer to particular website of online retailer" (Reichheld and Shefter, 2000). As specified by Pareto Rule, eighty percent profits are generated by twenty percent of core consumers and these core consumers are called loyal consumers (Johnson and Gustafsson, 2006). E Loyalty is also referred to as "an online consumer's intention to visit a specific website again and again or consider it for the future purchasing" (Cyr et al., 2007; Srinivasan et al., 2002 and Jones et al., 2000).

In this way, E Loyalty is derived from traditional consumer loyalty in marketing. Thus, Loyalty is stated as "a customer's willingness to purchase from a specific website, and that customers will not switch to other website for purchasing"(Flavian et al.,2006) and indeed a slight increase in the number of loyal consumers that leads to considerable rise in profits of the online retailer (Cyr et al., 2005). In this way, the consumer's positive attitude toward an online retailer encourages the repeat purchasing behaviour of consumer (Anderson and Srinivasan, 2003). Loyal consumers always spread positive messages about their online provider and suggest that specific online provider to new consumers for shopping. In fact, it has been broadly accepted that the cost of attracting a new consumer is more in contrast to maintaining the existing customer in this way, we can say that customer retention is exceptionally essential than acquisition (Olson and Boyer, 2005; Reinartz and Kumar, 2003; Oliver, 1999) and building E Loyalty among the online shoppers is one of the important tools for consumer retention (Reichheld and Schefter, 2000). Although, in the marketing field the research topics related to consumer loyalty are very important and it has additionally become one of the most well known research areas in the field of information system. It should be noted that word spreads more rapidly through the internet than the means of traditional word of mouth (Reichheld et al., 2000). However, in online marketing (E-commerce), E Loyalty is conceptualized "as a virtual customer's intention to visit the website constantly or consider buying something from the relevant websites only" (Romadhoni et al., 2015 and Cyr, 2008). E Loyalty of customer has been accepted as a vital tool for the success of the online retailers as it guarantees repeat purchasing. Subsequently, Loyal consumers often refer new consumers to the specific website (Yun and Good, 2007) and their favourable remarks even make the suggestion to unknown consumers become possible (Reichheld et al., 2000). Indeed, Consumer loyalty is the ultimate goal in e-business.

Moreover, gaining consumer loyalty forms the ultimate goal of all the online retailers as loyal consumers purchase more, spend a bigger share of their income and will in general be less price-conscious in comparison to other consumers (Leaniz and Rodriguez, 2016). E Loyalty offers many benefits to the online retailers so as to enhance the revenue of the online company in different ways. Past researchers have

indicated that by increasing as little as 5 percent of the loyal customers can raise 85 percent of the profitability of the industry (Reichheld and Saasar, 1990). Likewise, it supported the result of Gransted (2000) who analyzed the relationship between consumer loyalty and profitability and indicated that an increase of about 5 percent of customer loyalty results in double the profitability. It can be inferred that the main thing is to determine the positive link between customer loyalty and profitability in spite of the variation in various factors that affect the relationship between them. The most important thing is that loyal consumers always provide profitability considerably more than the temporary customers not just buying the same products repetitively. In fact, loyal consumers are easy to satisfy for the reason that retailers know better about consumers' expectations. Indeed, perceived value assumes significant role in affecting the E Loyalty of consumers (Chang and Wang, 2011). It has been observed that e-service quality has directly influenced the E Loyalty. However, aspects of e-service quality need to strengthen to motivate the consumers to shop online (Kushwaha and Kaushal, 2020).

Much of the extent of literature has endeavoured to explore the antecedents of E Loyalty and majority of them recognized e-satisfaction as the essential antecedent of E Loyalty. However, from the previous literature, it has been indentified that e-trust was also recognized as key factor impacting E Loyalty. In the E Loyalty related literature, many studies have included e-trust as a mediating factor that effects the development of E Loyalty among online shoppers. The clear understanding about the role of e-service quality, customer service and privacy is very important to build E Loyalty among online shoppers (Ahmad et al., 2017). The female consumers are more likely to shop online and in fact female consumers are more induced by their loved ones such as friends and family (Zhou et al., 2007). Trust is one of the significant variables among the different key drivers of E Loyalty (Moriuchi and Takahashi, 2016; Azam, 2014; Rasheed and Abadi, 2014). Subsequently, E Loyalty can be posited "as long-term commitment of consumers to repurchase and favourable attitudes towards the online retailer as well as the intention to suggest the same online retailer to others also" (Holloway et al., 2005 and Zeithaml et al., 1996).

Moreover, the key objective of online shopping is to foster E Loyalty. The transactions with existing consumers are more profitable than the initial transactions

with new consumers that making loyalty is paramount strategy for the online retailers (Carter et al., 2014). Consumer buying behaviour is significantly influenced by the E Loyalty. There is an important role played by trust, convenience and frequency of use for impacting the E Loyalty of online shoppers (Bhardwaj and Sharma, 2017). In a gist, we can say that satisfied customers are more expected to go for the repurchase intention (Lee et al., 2009). Although, E Loyalty has become one of the crucial issue for survival and success of the online business as consumers can readily shift from one online retailer to another as they have leverage to evaluate same products across various websites (Lu et al., 2013). Similarly, online shoppers can liberally visit various websites and buy products without sticking to one particular online retailer for all their shopping. Therefore, there is low loyalty among consumers commonly occurring in the online business context and as a result of this, it is difficult to create long term profits for the online businesses (Yen, 2010). Actually, many researchers have indicated that it is very significant for the online retailers to be fundamentally aware of the importance of E Loyalty (Goode and Harris, 2007; Zeithaml et al., 2002; Reichheld, 2001; Reichheld and Schefter, 2000). Perceived value has played a major role in affecting the consumer's online shopping behaviour (Chang and Wang, 2011). In fact, loyal customers are the most profitable in online markets (Reichheld and Schefter, 2000).

1.4.1 Dimensions of E Loyalty

Many past studies' findings highlighted the need of E Loyalty among online shoppers. Different determinants of E Loyalty have been studied in different contexts. Study of determinant of a particular construct is very important because it helps the researcher to know how a particular construct is influenced by different determinants. Recent studies of E Loyalty have also investigated that e-service quality and e-satisfaction affect the E Loyalty (Swaid and Wignad, 2009). Inevitably, loyal consumers help a firm to lessen the marketing cost of doing the business (Reichheld, 1996). Online shopping transactions are done without personal contact with the online retailer so many factors that affect consumer purchase intention (Shafiee and Bazargan, 2018). In light of the evidence, it has been observed that e-service quality indirectly influenced the E Loyalty and e-satisfaction

mediates the relation among the e-service quality and E Loyalty (Ghane et al., 2011).

However, reputation plays salient and active role for brick and mortar as well as online businesses and also affects E Loyalty among online shoppers. In other words, reputation is an important antecedent of trust (Tsou et al., 2015 and Jin et al., 2007). The reputation of the online retailer has been viewed as an important dimension for establishing the trust among the consumers toward the online retailer (Hsu et al., 2013; Zhang et al., 2011). In addition, due to technology focused society, trust is considered as key concern factor (Belanche et al., 2014). The concept of trust has been considered in the different contexts as well as in various disciplines (Lu et al., 2016; Al-Debei et al., 2015; McKnight and Chervany, 2014; Kim et al., 2008). Because of the important impact of trust on the accomplishment of sustainable and beneficial relationship with customers, trust is studied in many marketing related studies (Sirdeshmukh et al., 2002). Various different researchers have explored that trust is prominent factor for the success of online business, in fact not only in alluring the new customers, but additionally keeping the existing customers to ensure the shopping(Moriuchi and Takahashi, 2016; Hong and Cha, 2013; Pizzutti and Fernandes, 2010). It is commonly understood that security improves customer trust and the trust prompts the repurchase behaviour among customers and provides the long term profits to the online retailers (Safa and Ismail, 2013). In many foregone studies, importance of trust has been revealed across the different disciplines like marketing, E-commerce and Organization (Moriuchi and Takahashi, 2016; Wang and Zhang, 2013; McKnight and Chervany, 2000).

Current literature related to market discipline explored that e-satisfaction and e-trust are the important variables that influence the E Loyalty (Miguens and Vazquez, 2017). Furthermore, some of the dimensions to measure customer loyalty are satisfaction, trust, frequency of use and frequency of visit business essential include e-retailing (Manzano et al., 2011). In addition, building of customer E Loyalty is considered as an important factor by the online retailers so that customers don't switch to other online retailer. Consumer loyalty is a very dynamic concept and changes with reference to e-perceived value, e-commitment, e-trust and e-satisfaction also increase E Loyalty of customer (Mousaveian et al., 2016). The

above discussion revealed that the consumer E Loyalty is very critical variable that is in relation to various factors likewise e-service quality, e-perceived value, e-commitment, e-trust and e-satisfaction, e-reputation etc.

1.5 Motivation for the Work

The primary motivation for this study came from many past studies' findings that highlighted the need of E Loyalty among online shoppers. E Loyalty of customer has been accepted as a vital tool for the success of the online retailers as it guarantees repeat purchasing. Subsequently, Loyal consumers often refer new consumers to the specific website (Yun and Good, 2007). E Loyalty is a vital factor especially in the world of fashion industry to remain competitive, lucrative with an eye to survive in the online competitive environment.

On the other hand, it seems tough for the online retailers to build E Loyalty among online shoppers and also has limited knowledge about the drivers that affects the E Loyalty of consumers (Ribbink et al., 2004). Given the gap in the literature in the present study explored the concept of E Loyalty among female online shoppers.

1.6 Structure of the Thesis

This thesis contains various chapters and the chapters will be settled as follows: Chapter 2: Literature Review

In the chapter of literature review, researcher has made an attempt to analyze prior research work which has been done in the field of online shopping, specifically in E Loyalty among online consumers. Researcher has tried to cover all major antecedents of E Loyalty. Finally, on the basis of literature review, a conceptual framework of the study has been presented in this chapter.

Chapter 3: Research Methodology

The research methodology used to achieve the framed objectives has been provided. This chapter comprises the research design. Research design includes objectives of the study, hypothesis based on objectives, sampling technique, structure of the

questionnaire and procedure of data collection. This chapter has discussed pilot study of the research as well as reliability and validity of the instrument.

Chapter 4: Analysis and Interpretation

This chapter provides the detailed result of the statistical analysis. SPSS and Structural Equation Modelling through Smart PLS software packages have been used to analyze the data. Next, the results in response to proposed objectives have been presented.

Chapter 5: Findings, Conclusion, Implications and Limitations of the Study

Major findings of the study have also been discussed. This chapter discussed the conclusion of the study. It also provides an academic and managerial implications and limitations of the study.

CHAPTER – 2

REVIEW OF THE LITERATURE

A literature review is a significant as well as necessary component of research that demonstrates the hold of researcher in the specific field as well as enables the researcher to learn the breadth and depth of the concerned topic (Okoli and Schabram, 2010). In view of this, the present literature review is done with the link of various dimensions of the E Loyalty specifically in the context to online purchasing of apparel. The most relevant articles as well as different type of information obtained from research, books, journals, reports and business newspapers etc. have been used to gain the knowledge about the particular topic. The literature review as mentioned in this section manifests the antecedents of E Loyalty together with their effect and consequences belonging to online purchasing of apparels. In light of this, the entire section indicates six determinants of E Loyalty i.e. e-service quality, e-reputation, e-satisfaction, e-commitment, e-trust, e-perceived value, repurchase intention and word of mouth. A conceptual framework of E Loyalty as derived from the recent work presented in this section indicates the relevant relationship among the various constructs. Particularly, the most relevant studies have identified the antecedents that affect E Loyalty in view of online retailing. The details of determinants of the E Loyalty along with the consequences of E Loyalty are presented as follows:-

2.1   DETERMINANTS OF E LOYALTY

Presently, the growth of E Loyalty is very imperative among online shoppers as built by online retailers with the purpose of retaining the customers for specific online retailers (Mousaveian et al., 2016). With regard to this, there are certain numbers of determinants that affect the E Loyalty among online shoppers. However, the most relevant studies considered the e-satisfaction as the strongest indicator of E Loyalty and also determined that creating satisfaction is essential for the building of E Loyalty among the online shoppers (Khan and Saxena, 2019; Ponirin et al., 2010; Cai and Xu, 2007; Jin and Park, 2006).Additionally, loyalty of online shoppers is also influenced by e-service quality (Ghane et al., 2011). Definition of E Loyalty has

similar concepts and definition as the traditional loyalty however the factors that influencing the E Loyalty in the connection with online environment are also different. Generally in accordance, the theoretical base of the current research presented that there will be closer look at the determinants of E Loyalty: e-service quality, e-reputation, e-satisfaction, e-trust, e-perceived value, e-commitment, repurchase intention and word of mouth.

2.1.1 e-service quality

In recent years, the speedy outgrowth of E-commerce motivated the researchers to carry out research to investigated thoroughly the significance of service quality in relation to online shopping environment (Sadeghi et al., 2019;Lee and Lin, 2005;Park and Kim, 2003;Trocchia and Janda, 2003; Singh, 2002). The e-service quality posited as "the degree to which website assisted the efficient and effective shopping and delivery to online shoppers" (Zeithaml, 2000). In addition to this, e-service quality may also be stated as a "customer's overall evaluations and judgments regarding the excellence and quality of e-service delivery in the virtual market place" (Lee and Lin, 2005;Santos, 2003). However, e-service quality is examined as key precursor of E Loyalty (Huang and Liu, 2010;Herington and Weaven, 2009).

In literature review, the impact of e-service quality on the E Loyalty of consumers has been identified. The direct as well as indirect effect of e-service quality with E Loyalty via satisfaction has been examined but result proved that e-service quality has only direct and strong effect with the E Loyalty. That also showed that online businesses will also assist to gain information about their customers and to recognize the appropriate strategies for offering the better service so, as to build and continue E Loyalty (Ponirin et al., 2010). Few of the previous researchers have identified that e-service quality is capable of strongly affecting the E Loyalty. Parasuraman et al., (2005) found the association between the determinants of e-service quality with E Loyalty. As the number of studies have also recognized the significant and positive interrelationship within the e-service quality and E Loyalty (Wolfinbarger and Gilly, 2003;Van Riel et al., 2003). This revealed that service quality is a vital antecedent of

consumer loyalty. Various exploratory and empirical studies have been conducted in the aspect of e-service quality.

Similarly, the dimensions of e-service quality are related to various features such as "service completion, website design, efficiency, ease of use, accountability, reliability, perceived value, security/privacy" and relevant content were used so as to figure out the importance of e-service quality in generating the E Loyalty. Nevertheless, all the dimensions of e-service quality i.e. "security, privacy, website design, efficiency and accountability" have positively impacted the consumer E Loyalty, apart from the efficiency which showed no substantial impact on the consumer E Loyalty. This indicated the relevance of e-service quality for retaining consumers with the specific website, build confidence among customers that resulted in creating E Loyalty between the online shoppers. However, service quality has been considered as a key dimension for encouraging loyalty of the customers and retention among online shoppers (Asgari et al., 2014andParasuraman et al., 2005). Specifically, both direct, indirect association amongst the e-service quality, loyalty intentions and satisfaction have been analyzed and considered them as key variables of online consumer behaviour. Additionally, the factors of the e-service quality like "efficiency, system availability, fulfilment and privacy" were taken under consideration. The interrelationship of e-service quality with E Loyalty has been measured both directly and indirectly. Although, indirect relationship was measured through the mediation of e-satisfaction. The result revealed that indirect relation was more significant than the direct relationship. In line with, e-service quality was positive indirect relationship with E Loyalty through the e-satisfaction (Gracia et al., 2015). Similar research has been done so as to review the influence of e-service quality on both E Loyalty and e-satisfaction particularly in relation to online shopping behaviour. The result found that e-satisfaction of consumers has been positively affected by the quality of service provided by the online retailer. Furthermore, e-satisfaction also showed positive effect on the E Loyalty. In line with above discussion, e-service quality significantly affects the consumer e-satisfaction which promptly develop the E Loyalty among consumers towards the retailer (Lin et al., 2016). Subsequently, the interrelationship among the variables; for instance, e-service quality, online satisfaction and E Loyalty has been reviewed and it indicated

the positive interrelationship among the e-service quality, satisfaction as well as E Loyalty(Zhou et al., 2018). In addition, it has also been examined that how and why the customer attitude changes towards the e-service quality, e-satisfaction and E Loyalty. It has been revealed that the change in the factors of e-service quality significantly impacts both the variables such as e-satisfaction and E Loyalty and similarly e-service quality was directly and significantly impacts both the variables such as E Loyalty and e-satisfaction. It should be noted that e-satisfaction doesn't have positive correlation with E Loyalty. So, if there is high e-service quality, then the consumers will become satisfied which leads to loyal consumers (Stamenkov and Dika, 2016).

Specifically, the precursors of e-service quality for instance "Efficiency, Privacy and Trust, Fulfilment, Responsiveness, Contact and Website Design" were considered for research. It is noted that above mentioned constructs of e-service quality have favourable influence on the e-satisfaction of the online buyers and another concept that is strongly linked to E Loyalty is e-satisfaction which strongly impacts the E Loyalty of online shoppers. It showed that e-service quality affected the e-satisfaction of online shoppers which further creates E Loyalty between the online shoppers (Kaya et al., 2019and Ting et al., 2016). However, it has also been identified that e-service quality has deemed to enhance the E Loyalty along with considerable relationship with e-trust and e-satisfaction (Widiatmika and Subawa, 2017). Specifically, how the E Loyalty can be created and enhanced in online shopping has been investigated. Two important e-service quality dimensions i.e. (i) information security (ii) website performance are considered for analysis and both information security and website performance positively influence the e-service quality and the findings specified that e-service quality significantly and positively impacts the E Loyalty of the consumers which leads to impacting the rebuying behaviour of the consumers(Shafiee and Bazargan, 2018). However, there is considerable relation of e-service quality with repurchase intention in connection with the e-service quality has a tremendous potential to influence the repurchase behaviour of the consumers. Based on the evidence, it proved that proper planning and providing with appropriate quality of service to the consumers appears to be a vital element in the literature of online marketing (Moon and Armstrong, 2019).

In addition, the effect of e-service quality on the E Loyalty and e-satisfaction has been investigated. Efficiency, Personal need and user friendliness of the website were taken as four antecedents of e-service quality and indicated the positive relationship among the e-service quality, e-satisfaction as well as E Loyalty. Specially, efficiency feature of website is a critical determinant of e-service quality that impacts the e-satisfaction of consumers which eventually builds E Loyalty. Subsequently, both direct and indirect relation of e-service quality over the repurchase behaviour of consumer through the mediation of E Loyalty has been examined (Li et al., 2018). Even though, the result of this particular study revealed that the e-service quality has no direct relationship with E Loyalty, but e-satisfaction has mediating effect to make a stable relation of e-service quality with E Loyalty indirectly e-service quality has significant relation with E Loyalty only via the e-satisfaction (Amin, 2016). Specifically, in today's era, service is very important because no business can be survive without service. So, it is very important to know the impact of e-service quality on both variables like e-satisfaction and E Loyalty in an online environment and it is also supported by the findings that there is strong influence of appropriate quality of service to generate satisfaction and Loyalty among the consumers. The crucial determinants i.e. "Efficiency, system availability, fulfilment and privacy" of e-service quality positively and significantly influence both the variables such as (i) e-satisfaction (ii) E Loyalty. So, there should be better understanding of antecedents of service quality by retailer make the customer feel satisfied and loyal. In addition, the retailer will also earn more profits (Pool et al., 2016). Similarly, relationship of three vital determinants of e-service quality such as (i) responsiveness (ii) physical evidence (iii) ease of availability over e-satisfaction and E Loyalty has been demonstrated. Actually, the consumer satisfaction is positively impacted by the factors of e-service quality. In relation to this, it is clear that if the customer is satisfied then E Loyalty will also increase. It is also indicated that e-service quality influence the satisfaction (directly) in contrary affecting the Loyalty (indirectly) of the online shoppers (Yilmaz et al., 2018). Indeed, e-service quality determinants were identified particularly in the apparel online business. There are some important factors of e-service quality like "website design, product information quality, security, privacy and expected customer service". These findings explore the importance of e-service quality and recognized it to be a vital

aspect and the determinants of e-service quality can be used by the online retailers for effective designing and retaining the consumers to the specific website. Additionally, it has been demonstrated from the previous research that e-service quality enables the organization to gain long term competitive advantage (Noorshella, 2015). However, the service quality relation with loyalty has also been investigated by considering the mediating influence of e-satisfaction and e-trust specifically in relation to online shopping. The result revealed that only e-satisfaction has mediated the linkage of e-service quality with E Loyalty (Al-Dweeri et al., 2017). Customer E Loyalty is recognized as a dynamic concept because E Loyalty changes with regards to various factors, e-service quality is considered to be one of the important factors. Most importantly, online retailers should give quality service to the consumers as service quality is considered a medium of gaining competitive edge. Therefore, the online business success or failure relies on the degree to which online retailers offer quality service to the consumers (Sheng and Liu, 2010; Fassnacht and Koese, 2006.

Based on the evidence, the results showed that e-service quality plays a fundamental role for generating and improving the E Loyalty. In other words, if the online retailer provides outstanding e-service quality to the consumer then loyalty will also develop among the consumers (Chenet et al., 2010; Santouridis and Trivellas, 2010; Jin et al., 2007).Then findings ofYaya et al., (2011)explored that the E Loyalty was positively and significantly affected by the e-service quality. Although, previous studies provided the deep insights on the e-service quality but no specific studies solidly describes the dimensions and consequences of e-service quality with respect to online shopping sector yet identified (Kassim and Abdullah, 2010; Santouridis and Trivellas, 2010; Dabholkar et al., 2000).

In a nutshell, the relation between the four important factors for instance (i) e-service quality (ii) e-trust (iii) e-satisfaction (iv)E Loyalty for the success of business online is still not clear. As few studies provided the evidence that e-service quality is deemed as a suitable element for the triumph of online business (Kim and Kim, 2020; Ahn et al., 2007;Olorunniwo et al., 2006; Bauer et al., 2006; Fassnacht and Koese, 2006; Xing and Grant, 2006; Lee and Lin, 2005; Santos, 2003; Zeithaml,

2002) So, online retailers should give outstanding service quality to their customers (Prentice, 2014 and Liang and Zhang, 2012).

2.1.2 e-reputation

So far, the concept of reputation has been discussed extensively with respect to the websites (Sadeghi et al., 2019;Horppu et al., 2008; Flavian and Gurrea, 2006and Flavian and Gurrea, 2008) and consumer relationship (Flavian et al., 2006).Flavian and Guerrea, (2008) defined website reputation as "which reflects the company's acceptable, fair and respectable behaviour to its customers". There is no doubt in that before going to shop from the particular website, firstly the consumers think about the reputation of the website (Zeithaml, 2000). However, reputation plays a progressively more salient and active role for the success of online businesses. e-reputation is posited as customer perception about how honest the online retailer is and how much they are concerned about their customer (Koufaris and Sosa, 2004). Specifically, reputation is all about how the customers assess the value of the company with respect to quality of products and services provided by retailer.

Furthermore, impact of e-reputation on consumer decision making and E Loyalty has been examined. It also specifically examined how online shoppers' views change after their exposure to website. The result indicated that reputation information about the website is strongly related to the views of the online shoppers. However, online shoppers accepted the reputation information about the website when it is given by highly credible source. It means online retailers are to not only to investment on website to make it attractive but also build up the potential that provides direct as well as positive experience to the online shoppers because direct experience also effects the decision making and loyalty of online shopper (Fuller et al., 2007). When the online shoppers determine that an online retailer has a favourable reputation that this can decrease the consumer concerns with regards to buying and also increase the consumer trust and commitment toward the online retailer. In this way consumers are motivated for online purchasing and also responsible for developing E Loyalty among the shoppers (Li et al., 2006; McDonald and Slawson, 2002; Standifird, 2001; Resnick et al., 2000).It also demonstrates how online reviews affect status of electronic commerce. The result

demonstrates that both positive and negative reviews put significant impact on seller reputation. Seller reputation affects the customer E Loyalty and showed that online reviews are related to E Loyalty of customer. Online reviews prevent the existing customers to switch to other online retailers. This results in satisfying the customers and generates high profits for the online retailer (Chou, 2011). Specifically, Bontis et al., (2007) demonstrated that online retailer's profitability might reside in reputation's that in turn influence the customer loyalty. There is important role played by reputation for every kind of organization. It has been interpretated that e-reputation is the exceptionally important driver for enhancing the E Loyalty (Casalo et al., 2008). It should also be noted that the firm's ethical reputation helps in retaining customers (Valenzuela et al., 2010).Specially, price as well as other attributes like website attractiveness, privacy, efficiency and fulfilment establish strong link within the e-reputation and the E Loyalty have been investigated among the online shoppers and the findings explored that fulfilment and competitive price offered by the online retailer dominantly impacts the E Loyalty with mediating effect of online reputation. Moreover, E Loyalty partially gets impacted through website attractiveness in context to online shoppers. The role of e-reputation being a mediator along with its determinants and its association with E Loyalty has been concurrently validated (Alwi and Ismail, 2013).

It should also be noted that the relation between satisfaction, commitment, service quality and reputation that leads to loyalty in online organizations has been examined and the result revealed the stronger as well as positive correlation within the service quality and satisfaction so; consumers add more stress on tangible services. It has also been identified that there is no correlation within the service quality and reputation. Subsequently, there is a stronger association between commitment and satisfaction and on the other side, there is no convincing relation between commitment and reputation. Satisfaction of consumers is depends upon the reputation of website because satisfaction and reputation are strongly related with each other and both have strong relationship with E Loyalty (Dehghan et al., 2014). However, important factors that affect the E Loyalty among the users and motivate them to again purchase from the same website have been explored. The results confirmed that familiarity, satisfaction and reputation have a substantial and direct

association with loyalty. This showed that loyalty is correlated particularly with the satisfaction and reputation. As there is best way to create a loyal group that can be defined, with respect to the reputation aspect is as a group that uses the provided services and also promotes the good name of a specific website. Reputation and the attempt to make reputation can also be a motivating factor that increases the E Loyalty among the users. It implies e-reputation has positive and direct association with E Loyalty (Hacek, 2017). The role of online retailer's website reputation on E Loyalty has been empirically examined and also compares the e-trust among the e-reputation and E Loyalty. The findings revealed that the fundamental determinant of loyalty is the reputation of online retailer's website. A good reputation website is a vital means in the online shopping and it is also a substantial antecedent to increase the sales of the company.

Furthermore, website with specific features like easy navigation, security and privacy assurance will be progressively appealing to the online shopper. It might be difficult to build website that is proactive but making investment in these ventures might be very fruitful. Online shoppers are continually searching for better website that can ensure to meet their objectives (Olaleye et al., 2018). Although, repeated purchase by the same online shoppers is a target of any online retailer but both the reputation and loyalty are vital with regard to the online retailing as it gives long run profits (Ribbink et al., 2004).Loyalty programmes implemented in online shopping always play dominant role to recognized websites. Consumer loyalty acts as a pillar for the survival of online business and it is very imperative for an online retailer to have an appropriate knowledge about how E Loyalty can be generated among the online shoppers (Leung and Zheng, 2016). It specifically measured the effect of online retailer's website reputation on e-satisfaction, e-trust and E Loyalty. Additionally, reputation has significant association with E Loyalty. However, it results to building E Loyalty among the shoppers. Furthermore, it systematically indicated the importance of reputation for building the customer online loyalty. Website reputation has been considered as an important aspect that cannot be easily formed within a short period of time. The website reputation positively affected shopper's E Loyalty. However, the importance of reputation is found to be more

critical in online retailing environment because creating a good reputation in online retailing is very difficult and it takes long time to build it (Jin et al., 2007).

In the literature reviewing, it has been identified that online retailers can make good reputation and enjoy the greater loyalty among the consumers by improving the relationship with the customers (Riquelme et al., 2019; Caruana and Ewing, 2010; Keh and Xie, 2009; Andreassen et al., 1998) and gain competitive advantage (Walsh and Beatty, 2007). Presently, not even a single study has thoroughly highlighted the important role played by e-reputation for building E Loyalty within the online shoppers.

2.1.3 e-satisfaction

Most of the research related to the E Loyalty has been considered the concern of how to promote and get better E Loyalty of consumers (Ting et al., 2016; Doong et al., 2008). In this context, satisfaction is believed as a chief factor for the success and provides competitive advantage in the long term to the online retailers (Ojo, 2010;Cyr, 2008).Satisfied customers are always using more services, have better repurchase intention and frequently recommended the product to their loved ones (Ghane et al., 2011). Indeed, e-satisfaction is constituted as "pleasure of customers with respect to his/her previous purchasing experience with online shopping website" (Harris and Goode, 2004; Anderson and Srinivasan, 2003). However, e-satisfaction has been proved to be positively linked withE Loyalty specifically with regards to online environment (Oliver, 1999). Specifically, in the online environment, satisfaction puts significant influence on loyalty in contrast to offline environment (Shankar et al., 2003). As the evidence explored that both e-satisfaction and e-trust were considered as the essential determinants of E Loyalty.

Meanwhile, e-satisfaction is highlighted as the core factor with regards to E Loyalty. Previous researcher proved the positive association of E Loyalty with e-satisfaction (Taylor and Strutton 2010 and Chen et al., 2008) also mentioned that consumer satisfaction has good impact on the consumer loyalty (Cataneda et al., 2009). Satisfaction is significant for building committed relationships with the consumers and further develops the consumer loyalty (Tsai et al., 2006).Numerous studies have confirmed that the correlation of satisfaction with loyalty seemed to be sensitive (Yi

and La, 2004). Though the degree of connection among satisfaction and loyalty has changed considerably under number of conditions and variables (Anderson and Srinivasan, 2003).The correlation within e-satisfaction and E Loyalty has been investigated and antecedents of e-satisfaction are convenience, selection, informativeness, price and Customization taken for research and findings revealed that the convenience and Informativeness have an effect on e-satisfaction and informativeness, price and customization impacts E Loyalty. It has also been showed that E Loyalty is strongly and directly influenced by e-satisfaction (Khan et al., 2019; Chung and Shin, 2008). Most importantly, managing the trust, satisfaction and loyalty is vital to building long time relationship with customer. Maintaining E Loyalty of consumers is very difficult in the online context. To measure the effect of online shopper satisfaction on Loyalty such as information quality as well as user interface quality were treated as determinants of e-satisfaction, perceived security and perceived privacy as determinants of e-trust. The findings stated that consumer e-satisfaction strongly influenced E Loyalty while e-trust weakly influenced the E Loyalty of customers. It means e-satisfaction is very vital factor to foster E Loyalty among customers and e-satisfaction is the basic dimension of E Loyalty (Eid, 2011). Moreover, how the e-satisfaction influenced the E Loyalty in the online business has been identified. It was discovered that e-satisfaction positively affected the E Loyalty and satisfaction also has prominent role for the successfulness of online business (Anderson and Swaminathan, 2011).

In addition, two factors e-trust and e-satisfaction have been taken to uncover whether they are influencing E Loyalty or not and the result indicated that each of two drivers namely; e-satisfaction as well as e-trust has considerably affected the consumers E Loyalty. It also indicated that both e-satisfaction and e-trust were dominating factors that influence E Loyalty among online shoppers (Agaga and Nor, 2012). However, it has been indicated that if the consumers are getting better service from the retailer, they will feel satisfied and satisfied consumers leads to become loyal consumers (Quan et al., 2020; Lai et al.,2007). Satisfied consumers always enthusiastic to repurchase from that particular online retailer and motivate the consumers to remain loyal with online retailer (Oliver, 1999; Anderson and Sullivan, 1993). As positive and strong correlation of the e-satisfaction and E Loyalty has

been identified, so it can be predicted that satisfaction plays very vital role for developing loyalty among the consumers (Ashraf et al., 2018;Dong et al., 2011).Many previous researches have explored the association of e-satisfaction with E Loyalty in the online context. Indeed, this inter-relationship is dominant in the online mode of business in comparison to the traditional mode of business (Shankar et al., 2003 and Novak et al., 2000). Additionally, it is very difficult and costly to build E Loyalty among consumers in online world with respect to the offline world (Van Riel et al., 2001).

The dimensions of e-satisfaction and E Loyalty were empirically analyzed and the result explored that e-satisfaction predominantly affects the E Loyalty. This particular research also confirmed e-satisfaction as a key ingredient for generating E Loyalty. However, retailers should have knowledge about the significance of consumer satisfaction and likewise identified the positive association among the e-satisfaction and E Loyalty. This concept becomes so imperative as consumer satisfaction results in intention to purchase same product repeatedly (Hsu et al., 2013; Chang et al., 2009; Anderson and Sullivan 1993). Several researchers have seen that consumer's loyalty related to specific website is influenced by their satisfaction with the concerned online retailer (Toufaily et al., 2013; Horppu et al., 2008). Indeed, the purpose of satisfaction has been explored in the online context. The variables of e-satisfaction such as security, payment system, variety of products, delivery, customer service, transaction were taken into account. The findings explored that security, delivery and customer service, payment system are considerably affected the e-satisfaction which even more generates the E Loyalty (Dharmesti and Nugroho, 2013 and Yang et al., 2009). Consumer loyalty is the paramount aspect that has been contended in several research papers. Not only the loyal customers are responsible for increase in the sales as well as profits of the online business but they also make possible for the online retailers to reduce costs related with customers and also demonstrated that e-satisfaction was considered to be vital factor that influence the Loyalty of online shoppers (Naserieh and Loh, 2014).

Similarly, the pattern of e-satisfaction and E Loyalty has been understood for consumer online shopping. Satisfaction is acknowledged as key antecedent for

building E Loyalty. This means that each online retailer should develop only those dimensions that are most suitable for its business and has also been indentified that e-satisfaction significantly influencing the E Loyalty. It means e-satisfaction of consumer is very important to build E Loyalty (Bernado et al., 2013; Bashar and Wasiq, 2013; Christodoulides and Michaelidou, 2010; Santouridis and Trivellas, 2010; Chang et al., 2009; Chandrashekaran et al., 2007). However, it also examined the association among the e-satisfaction and E Loyalty of customer in online shopping. It is not necessary that loyal consumers are satisfied but satisfied customers are always loyal so, it is very important that customer should be satisfied to become loyal customers (Santika et al., 2020 and Fornell, 1992). Various studies confirmed the strong connection of e-satisfaction on E Loyalty with relation to E Commerce. Previous studies also investigated that both are directly related with each other such as if the degree of e-satisfaction is more then the degree of E Loyalty will also be more as well as in other words, E Loyalty was also significantly impacted by e-satisfaction (Vinerean, 2013; Chang and Chen, 2008; Luarn and Lin, 2003).Therefore, e-satisfaction needs to be an important objective of online companies in order to develop E Loyalty.

More importantly, findings explored that generating E Loyalty among customer is the outcome of e-satisfaction, as well as the reason to again approach the same vendor (Kawa and Swaitowiec, 2019; Sreeram et al., 2017; Lim and Hong, 2004). The relation of the customer satisfaction with E Loyalty has been discovered in relation with many of the research studies and result suggested that the high level of satisfaction prompts to more E Loyalty (Dhamore et al., 2019; Zin, 2001; Morgan and Hunt, 1994). At the point, when customers felt satisfied with purchased products, its leads to satisfaction of customer and satisfied customers have probability to become loyal to that particular online provider (Lin, 2013). The specific dimensions that influence the consumer satisfaction and further, this e-satisfaction affect E Loyalty of consumer. In the light of past studies, theoretical model has been proposed in which determinants of satisfaction are namely; security, e-service quality, information quality and website design. The result proved that satisfaction is also positively correlated with E Loyalty. On the other side, it also showed that website design and security don't significantly affect the satisfaction.

This will help the marketer to build up online innovative marketing strategies in their business to develop E Loyalty among customers (Ludin and Cheng, 2014). The factors that helped in developing E Loyalty among the customers have been explored and result demonstrated that three variables i.e. e-service quality, e-trust as well e-satisfaction were considered to build the E Loyalty among the online shoppers. The determinants of e-service quality include website design, value perception, customer support, security/privacy and reliability. Both determinants e-trust and e-satisfaction played the role of mediating variable. The findings revealed that value perception also plays essential part for generating e-satisfaction and leads to E Loyalty. Both the dimensions (i) e-trust (ii) e-satisfaction played an essential role in developing E Loyalty within the consumers (Li et al., 2015). Although, satisfaction has traditionally been recognized as the main input for building consumer loyalty and also the satisfied consumers can become loyal customers (Lin and Sun, 2009).

A lot of evidence disclosed the close association of e-satisfaction and E Loyalty (Hossain et al., 2018; Ltifi and Gharbi, 2012;Kim et al., 2009; Park and Kim, 2003). Satisfied consumers tend to use more services of that particular online retailer who motivated the customer to buy and recommend the concerned retailer to others more regularly. It is crucial for the online retailers to keep the purchaser satisfied and this can be impacted by the delivery on time at requested place to fulfill both satisfaction and trust that affect the E Loyalty (Bhasker and Kumar, 2016). However, it is very crucial for shopping websites to be aware about the determinants of consumer e-satisfaction to build E Loyalty among Y generation. This also showed that E Loyalty among Y generation is built through the satisfaction of customers (Bertozzi and Krishnan, 2017). More importantly, in the broad context of online shopping, the impact of e-trust along with e-satisfaction on E Loyalty has been measured. The result proposed that e-satisfaction and e-trust plays vital role for encourages the E Loyalty among online shoppers. It has also posited that consumers who are contented with the offered services of the online retailer or have strong trust with the online retailer remain loyal to that particular online retailer (Othman et al., 2015).

Specifically, the function of e-satisfaction i.e. delivery efficiency and website design and e-trust i.e. online security and online privacy on E Loyalty of online female

shoppers have been examined. The result confirmed that both online security and online privacy positively related with e-trust but website design is not strongly related with e-trust. Furthermore, both determinants such as delivery efficiency and website design are the strongest predictors of e-satisfaction. This in turn showed that along with e-satisfaction, e-trust has close link with the E Loyalty of online female shoppers. At the point when consumers are satisfied and also have trust with the online retailer, this will generate the development of E Loyalty among online shoppers (Chou et al., 2014). If the customers are fully happy with specific website, then they will be more excited to interact with that specific website in the future as well, eventually become the loyal consumer (Fang et al., 2011). A few researchers believed that close association between online retailer and shopper identified that satisfied consumers are more loyal in comparison to unloyal consumers (Anderson and Srinivasan, 2003). The literature available revealed that a high degree of consumer satisfaction generates a considerable degree of loyalty (Petrick and Backman, 2002; Yoon and Kim, 2000; Hallowell, 1996; Anderson and Sullivan, 1993).

In a nutshell, prior studies identified that e-satisfaction is discovered as a significant factor for building E Loyalty among the customers and there is direct relation of e-satisfaction with E Loyalty (Aksoy, 2013;Ou et al., 2011;Gil-Saura et al., 2009). It has been empirically demonstrated that e-satisfaction had a positive as well as direct association with E Loyalty among the online shoppers (Wu, 2011; Dagger and O'Brien, 2010; Chung and Shin, 2010;Sahadev and Purani, 2008;Flavian et al., 2006). Indeed, the significant impact of e-satisfaction for creating loyalty has been recommended by various authors. In this way, it has been demonstrated that e-satisfaction is recognized as one of the most prominent antecedents of E Loyalty (Jonsson et al., 2019; Hur et al., 2011; Chandrashekaran et al., 2007; Liu, 2007). Therefore, the literature showed that for a client to feel loyal towards online retailer he or she must feel satisfied by its products or services and E Loyalty is influenced by e-satisfaction (Abdullah et al., 2015; Marzo-Navarro et al., 2004; Yen and Gwinner, 2003; Hennig-Thurau et al., 2002). However, few researchers have demonstrated the weaker associations of e-satisfaction with E Loyalty and also observed that e-satisfaction had a weak relation with consumer E Loyalty (Dai et al.,

2008andTaylor and Hunter 2003).In depth research of e-satisfaction in context of marketing has been done to get the proper concept clarity about the satisfaction(Nisar and Prabhakar, 2017; Gustafsson et al., 2005; Edvardsson et al., 2000; Johnson and Fornell, 1991).

2.1.4 e-trust

With the exceptional advancement in online business throughout the globe and the importance of trust in retaining customers to guarantee, the success in context of online business, researchers should focus on examining the nature, factors and outcomes of trust (Moriuchi and Takahashi, 2016; Lu et al., 2010; Pizzutti and Fernandes, 2010). Trust played vital role to get success in the business competitive environment (Gupta et al., 2019; Fukuyama, 1995; Gulati, 1995; Kumar et al., 1995; Ganesan, 1994; Moorman et al., 1992; Dasgupta, 1988). The approach of e-trust is very imperative for establishing along term connection with customers. In other words, e-trust can be stated "as the degree of confidence and certainty of customer have in exchange options or in the exchange channels" (Ribbink et al., 2004). In order to gain the loyalty of customers, firstly online retailer should gain the trust of consumers. Numerous studies recommended that trust positively impacts the customer's E Loyalty(Carter et al., 2014;Rafiq et al., 2013).

Recently, group of studies focused on the importance of e-trust, e-satisfaction and e-service quality for enhancing E Loyalty and indicated that there is a direct impact of e-trust, e-satisfaction and e-service quality on E Loyalty. It means consumer E Loyalty is a decisive ground to survive in the online aggressive environment of online business. In this way, e-trust is confirmed as an essential component in the perspective of online retailing. Thus, online retailers must understand that there should be prior development of trust to build the E Loyalty and e-satisfaction in consumers. However, this study outlined that e-trust has impact on E Loyalty either directly or indirectly (Ghane et al., 2011). Marketing specialization researchers have examined that trust as one of the vital factor for the success of online shopping. They have also confirmed that customer trust played significant role in determining the E Loyalty that is viewed as a consumer's wish to sustain a worth rapport with online retailer (Ribbink et al., 2004). Specially, it mentioned the role of e-trust in

creating E Loyalty and explained that when consumer has trust with online retailer then customer reveal its personal information that enables the retailer to customize their products as per the requirement of customer and in this way it creates E Loyalty among online shoppers (Reichheld et al., 2000). Especially, in an online retailing environment, the significance of trust has been highlighted.Park and Kim, (2003) specified that absence of trust with the online retailer is a main rationale that restricts consumer for buying online. Many previous researchers outlined that trust has positive effect on the building of loyalty whether there is offline world (Pitta et al., 2006;Chaudhuri and Holbrook, 2001) or with regards to online environment (Sirdeshmukh et al., 2002).

It is also noteworthy that many researchers have confirmed that a greater degree of e-trust can develop E Loyalty among online shoppers (Cyr, 2011; Kantsperger and Kunz, 2010;Lee and Turban, 2001; Horppu et al., 2008). Subsequently, theoretical framework has been established with the help of literature review presented the formation of E Loyalty depends on e-trust and e-satisfaction of consumers. Building new loyal customers is very time consuming and costly so, e-trust plays vital role for building the E Loyalty and revealed that e-trust has both directly and positively affecting the E Loyalty (Safa and Ismail, 2013). As trust helps in creating confidence and ensuring the online shoppers to do their online purchase without any kind of doubt of leakage of information related to their credit card and any other important data (Ribbink et al., 2004). However, the influence of e-trust on E Loyalty for online retailers has been examined. It also examined whether e-trust has favourable relationship with E Loyalty or not and revealed that trust is chief indicator of E Loyalty and also confirmed that impact of switching cost on E Loyalty relies on the magnitude of trust felt by consumers. The relation between trust and E Loyalty has much impact than association between switching cost and E Loyalty.

Specifically, it measured the direct effect of e-trust on customer online loyalty with the online retailer. Although, it was revealed that trust directly impacts the E Loyalty and suggested that trust has strong association with E Loyalty. Therefore, fostering E Loyalty is the main motive for the online businesses (Carter et al., 2014). Furthermore, the impact of trust on E Loyalty and e-satisfaction of customer has identified and indicated that there is positive relationship of trust on customer E

Loyalty and e-satisfaction. As it is indicated that trustworthiness has positive relation with E Loyalty and e-satisfaction, it confirmed that trust plays very key role in developing E Loyalty and satisfaction within the consumers. In online shopping customers cannot touch the ordered products so, trust acts very important role for the success of online business (Chen and Liu, 2019 and Winnie, 2014). Specifically, the theoretical model for three antecedents i.e. e-trust, e-satisfaction and perceived value on E Loyalty has also been discovered. The direct effects of e-trust, e-satisfaction and perceived value have examined and overall result identified e-trust as a relevant determinant of E Loyalty. Based on the evidence, it recognized that developing and maintaining the trust is a vital key to retaining customers with particular online retailer (Luarn and Lin, 2003 and Reichheld and Schefter, 2000). Previous finding also supported that the prior researches suggested that e-trust directly influences repeat purchasing behaviour (Kim and Benbasat, 2003; McKnight et al., 2002; Jarvenpaa et al., 2000).

Other important studies also indicated that online trust along with satisfaction had also significant correlation with consumer purchase intention and also revealed that both online trust as well as satisfaction was dominantly associated with respect to one another (Yoon, 2002). In the literature available, trust has been treated as a key component for the better development of marketing relationships with customers. However, trust can be stated that there is causal connection among the retailer, shopper relationships, loyalty and consumer retention (Schurr and Ozanne, 1985; Bagozzi, 1975; Reichheld, 1994).

Moreover, the influence of e-trust, e-service quality and e-satisfaction were used to measure the E Loyalty and have been empirically measured by the correlation between three antecedents and E Loyalty. The strong connection has been identified between the consumer trust and consumer loyalty. One more important thing is that trust is imperative construct that effects the E Loyalty (Azemi and Bikanu, 2015; Moreira and Silva, 2015; Vos et al., 2014; Kim et al., 2009; Bart et al., 2005). In another way, one specific model intended to observe the strong link between the e-trust and E Loyalty and recognized that two trust variables such as information quality and security protection have critical link with E Loyalty additionally, there is also relationship among the trust variables. Furthermore, both the variables of trust

are considered as key variables for determining trust among online shoppers. In this way, previously discussed research study offered the benefits to the organization doing businesses online by enabling them to enhance their knowledge on how to develop consumers trust in terms of online environment and at last to attract, retain loyal consumers and eventually get success in the online businesses (Xiao et al., 2016). Most of the researches demonstrated the importance of customer loyalty and also understanding the E Loyalty determinants that assist in gaining the competitive advantage (Anderson and Srinivasan, 2003). Consumer loyalty acts as key factor to affect the consumer buying behaviour. By understanding the determinants of E Loyalty, the author revealed the effect of convenience, trust and frequency of use on E Loyalty and the result explored only those customers who are much aware about the online shopping. Although, trust is also very critical factor that affects the E Loyalty. These three factors such as trust, frequency of use and convenience positively impact the E Loyalty of customers as the trust is verified as key input in the consumer E Loyalty. The trustworthiness of shopping websites can strongly impact the consumer E Loyalty. The more a consumer has trust towards the website; it positively impacts their E Loyalty in respect to online retailer. So, with intention to recover the E Loyalty of the online shoppers, the online retailers need to get the trust of customers (Bhardwaj and Sharma, 2017; Caceres and Paparoidamis, 2007).

Based on the evidences from the past literature, e-trust is considered as essential element in the online environment and also positively influences the E Loyalty of consumers. That's way, marketers and retailers should try hard to build trust among online consumers. Further, the paramount role played by e-trust for the growth of the online business. More importantly, e-trust has been used as an effective marketing tool to attract more customers to build E Loyalty and engage them in future buying intention (Wong et al., 2019 and Gefen, 2000). Moreover, it also explained that how e-trust and satisfaction affect the E Loyalty in E-commerce. Conceptual framework is based upon the literature review that showcases E Loyalty development based on e-trust and revealed that security and genuine payment system and security are firmly related with e-trust. So, e-trust has positive and strong relation with E Loyalty that leads to repetitive purchase. Online businesses are always eager to introduce the E Loyalty programmes to get long term profits from loyal customers. Understanding

the connection among the e-satisfaction, e-trust and E Loyalty is a major concern in perspective of online purchasing (Safa and Solms, 2016).

Various previous researchers have verified that trust is not only important for attracting new customers it also enables the online retailer to retain the customers and further leads to the success of online business (Moriuchi and Takahashi, 2016;Ponte et al., 2015; Hong and Cha, 2013; Pizzutti and Fernandes, 2010). Recent studies had also showed that greater the degree of e-trust will eventually enhance consumer E Loyalty (Chung and Shin, 2010). On the other side, there are also some studies which have found no link of e-trust with E Loyalty (Herington and Weaven, 2007).

In sum, extensive studies have been conducted with respect to online retailing environment that explored the positive relation within the e-trust and E Loyalty (Horppu et al., 2008; Kassim and Abdullah, 2008; Harris and Goode, 2004). Numerous studies have also confirmed that e-trust also has a direct affect on E Loyalty of consumers (Polites et al., 2012; Yoon and Kim, 2009; Cyr, 2008; Harris and Goode, 2004). Indeed, Consumer trust is a crucial success dimension for establishing and improving the E Loyalty of all online businesses (Hong and Cho, 2011). Many studies related to E Loyalty has recognized the positive relation recognized among the e-trust and E Loyalty (Adwan and Aladwan, 2019; Hwang, 2014; Zheng et al., 2012; Becerra and Korgaonkar, 2011; Chiou, 2004).

2.1.5   e-commitment

Similar to e-service quality, e-reputation, e-satisfaction and e-trust, commitment is also considered to be an important variable to retain the online shoppers (Al-Hawari, 2011; Morgan and Hunt, 1994). In this way, e-commitment can be termed as "consumers desire to continue their relationship with online retailer" (Rafiq et al., 2013). Commitment may be also posited "as a permanent wish to maintain a relationship" (Svensson et al., 2011). Commitment is the keenness to make compromises with purpose of realizing long term rewards (Dwyer et al., 1987). Furthermore, e-commitment is the idea of prolonged relationship that plays a critical role as the long term relationship predominately depends on the commitment among the online retailer and shopper. Commitment is a significant variable in

differentiating between loyal and disloyal customers. Commitment is referred as "a long-term orientation in a relationship including the desire to keep up the relationship" (Boateng, 2020; Chung and Shin, 2010; Dagger and O'Brien, 2010; Caceres and Paparoidamis, 2007).

Based on evidence, it can be predicted that building and maintaining the loyalty of consumer is very important factor for the development and survival of online business. Theoretical model was established to identify the impact of trust, commitment and satisfaction on E Loyalty in online shopping and the findings revealed that trust, satisfaction and commitment has important relation with E Loyalty. Therefore, e-commitment is considered as important driver of E Loyalty. Moreover, it was proved that increased level of e-commitment enhances the E Loyalty and also showed that both are conceptually connected and have significant relation with each other (Pratminingsih et al., 2013; Lee et al., 2007; Fullerton, 2005). The link among the e-service quality, e-trust, e-satisfaction, e-commitment and E Loyalty was explained through extensive reviews and indicated that e-commitment is played very crucial role in developing E Loyalty. In other words, it has proved that E Loyalty is dynamic variable because E Loyalty will change with a change in e-service quality, e-trust, e-satisfaction and e-commitment. It was also found that increase in customer satisfaction strengthens the E Loyalty among customers. Moreover, it was affirmed that e-commitment positively and significantly affect the E Loyalty (Mousaveian et al., 2016; Romadhoni et al., 2015; Dagger and O'Brian, 2010; Morgan and Hunt, 1994).

Subsequently, influence of commitment for building E Loyalty considered within the context of online shopping has measured and revealed that building E Loyalty among online shoppers is a challenge and also demonstrated that consumer loyalty is strongly influenced by the e-commitment of consumer towards online retailer (Rafiq et al., 2013). However, theory based model has been developed that includes e-commitment, e-trust and E Loyalty and demonstrated that e-commitment leads to build E Loyalty among the consumers. It also proved that e-commitment is precursor of E Loyalty. Customer commitment to the online retailer is a relevant factor of loyalty in online retailing (Bilgihan and Bujisic, 2015 and Fullerton, 2005). Furthermore, both the antecedents have been examined in online retailing and

highlighted that e-commitment is indicated as most important antecedent to build E Loyalty among online shoppers (Verma et al., 2016). However, the model has explained the process of formation of loyalty in online retailing. In that model, e-service quality, e-satisfaction, and e-commitment are key dimensions of E Loyalty and revealed that e-satisfaction and e-commitment were recognized as most important and essential determinants of E Loyalty and generating repeat purchases (Roman et al., 2013).

It is broadly acknowledged that consumers that have developed a good commitment towards an online retailer will have a strong connection with online retailer. However, E Loyalty that is preceded by good sense of e-commitment towards the online retailer will be stronger and produce a more stable relation between shopper and online retailer (Hsu et al., 2010). Customer's commitment implied that customers, who desire to ascertain a long term relationship, make compromise to continue their relationship and a feeling of trust towards the constancy of the commercial relation (Anderson and Weitz, 1992). However, the impact of e-satisfaction, e-trust and e-commitment on E Loyalty has been empirically examined which indicated that e-satisfaction, e-trust and e-commitment significantly influence the E Loyalty towards the online shopping. In addition, it revealed that e-commitment positively as well as directly affects the E Loyalty. Development of loyalty among the online shoppers makes them to visit that particular website more frequently than other websites and also become committed to a particular website. They only want to continue their relationship with that particular website despite other online retailers offered various alternatives of product (Pratminingsih et al., 2013).

Furthermore, the particular study provided more elaborated insights into the role of service quality, commitment and loyalty in the E Commerce market. Commitment is acknowledged as the most required ingredient for committed relationship between the online retailer and online shopper. In short, e-commitment is found to have important relationship with E Loyalty (Dai et al., 2011; Dagger and O'Brian, 2010; Fullerton, 2005). Recently group of studies focused on E Loyalty only test the effect of commitment (Li et al., 2006; Fullerton, 2005; Verhoef et al., 2002; Harrison-Walker, 2001). In marketing literature, it showed that E Loyalty is impacted by e-

commitment (Moorman et al., 1993). Furthermore, e-commitment is a fundamental element in long-term relationships (Caceres and Paparoidamis, 2007;Garbarino and Johnson, 1999;Gundlach et al., 1995;Anderson and Weitz 1992).

With respect to business to business, Davis-Sramek et al., (2009) indicated a positive, direct as well as significant impact of e-commitment on E Loyalty among the online shopping behavior. In today's emerging online environment, it is particularly important for online retailer to build a healthy relationship with customer because good relationship with the consumer is prominent to gain competitive advantage so as to get benefits because commitment is measured as a vital element for establishing long term relationship with the retailer (Morgan and Hunt, 1994 and Dwyer et al., 1987) and also found a positive link of commitment on E Loyalty (Cater and Cater, 2010;Chung and Shin, 2010; Verhoef, 2003). Indeed, e-commitment played a role of crucial indicator of E Loyalty (Kim et al., 2019).

2.1.6   e-perceived value

Basically, when online consumers realize that they are not receiving best rewards for their spending, they will start looking for other options, in this way their E Loyalty towards particular online retailer tends to decline in the light of that fact the perceived value is found as the strongest indicator for building E Loyalty in the online retailing environment (Khare et al., 2012andCyr et al., 2008). Specifically, e-perceived value can be stated as "consumer's overall assessment of utility of product based on perception what is received and what is given" (Zeithaml, 1988). In literature reviewing, the association among the E Loyalty and its antecedents has been identified (Wang, 2010; Zeng et al., 2009; Ibanez et al., 2006). e-Perceived Value termed as "e-Perceived value contributes to E Loyalty towards an online retailer by reducing an individual's need to seek alternative service providers" (Chang et al., 2009).Specifically, in the online marketing research area, the customer's loyalty and customer's perceived value has received substantial attention so as to get success in the online business(Chinomona et al., 2014).

Specifically, many studies proved the positive association among the e-perceived value and E Loyalty to purchase and repurchase intent with respect to online shopping (Chang and Wang, 2011). In accordance with relevant findings suggested

by Luarn and Lin, (2003) that the e-perceived value is the main antecedent that influences the E Loyalty and also revealed that e-perceived value is positively and directly associated with E Loyalty. In other words, substantial relationship of e-perceived value with E Loyalty has been identified which leads to increased loyalty behaviors of online shoppers (Dai et al., 2008; Quan, 2010; Yang and Peterson, 2004). The factors influencing E Loyalty among the customers were explored and the effect of e-perceived value has been measured on E Loyalty. The findings explored the positive impact of e-perceived value on E Loyalty. It should be noted that managers are more likely to increase E Loyalty among customers by improving perceived value of the particular website of their online business (Valvi and West, 2013).

Moreover, Perceived value is considered a multidimensional concept. As per Monroe and Chapman (1987), customers' preference is totally based on how they assess the product quality or benefits rather than considering the price. In the view of the above discussion, perceived value can be brief "as the value of a product that is determined by customer's opinion about its value" (Zehir et al., 2014). Generally in accordance, it should be noted that consumers are developing perceptions about before and after purchase decision and their perceptions about the retailer having online existence and how they perform in their future shopping activities (Chang et al., 2009) also that consumer's e-perceived value positively assists to the E Loyalty by minimizing the individual's desire to look for the alternative online retailers. However, the relationship of E Loyalty and its antecedents have been explored with respect to online retailer and also examined which antecedent should be given more attention that has put symbolic impact on E Loyalty that helps to explore the dimension which should be given more attention for encouraging E Loyalty and found that e-service quality, e-perceived value, e-trust, e-satisfaction are the noteworthy dimensions that contributed to generate E Loyalty among online shoppers.

In the light of above findings, e-perceived value and e-service quality are the most significant contributors of E Loyalty (Arya and Srivastava, 2015; Parasuraman and Grewal, 2000). Previous research studies have confirmed that e-perceived value is the foremost indicator of E Loyalty. Moreover, in the perspective of online

shopping, high perceived value is examined as one of the most important driving forces for customer E Loyalty. Customer's e-perceived value puts relevant impact on E Loyalty (Jiang et al., 2016; Tsao and Tseng, 2011; Zeng et al., 2009. Similarly, Chen and Dubinsky (2003) also specified the positive and strong correlation within the e-perceived value and E Loyalty of the customer. Moreover, high degree of perceived value promptly increased loyalty among online shoppers. The relationship between perceived value and loyalty leads to increased profitability that will provide a competitive advantage to the business by the repeat sales and positive WOM done by the loyal consumers (Kilburn et al., 2016; Chao et al., 2009; Cronin and Taylor, 1992; Brown and Swartz, 1989; Parasuraman et al., 1988). However, customer value is viewed as efficient way for retaining the existing consumers and strengthens the long term relationships with consumers (Khalifa, 2004). It has been predicted that e-trust, e-satisfaction and e-perceived value collectively have direct effect on E Loyalty and thus, e-perceived value has emerged as an essential factor to build E Loyalty among online shoppers (Pandey et al., 2019 and Hennig-Thurau et al., 2002).

Subsequently, the association between customers' perceived value on E Loyalty has been measured and findings identified that consumer's e-perceived value has greater impact on E Loyalty. It also confirmed that customer's perceived value is viewed as significant dimension of E Loyalty. Particularly, it explained that customer perceived value positive impact on customer loyalty. So, manager should focus on customer perceived value for the formation of E Loyalty. This will helpful for the managers to adopt suitable strategies that will lead to success of online retailer (Rahi and Ghani, 2016; Rahi; 2016; Hallowell, 1996). Furthermore, the perceived value of the consumer has a positive impact on consumer's online Loyalty. However, if the consumer's perceived value increases that will assist the online retailer to capture the consumer's loyalty.

Based on the evidence, it showed that more the perceived value of the consumer more will be the E Loyalty among the consumer with online retailer (Tsao et al., 2016; Zehir and Narcikara, 2016). More importantly, online retailers can reduce the consumers need to seek alternative online retailers by providing significant perceived value among the consumers. Indeed, significant perceived value

contributes to develop E Loyalty among online shoppers. Furthermore, how perceived value influences consumer into buying from one particular online retailer again and again. In other words, importance of e-perceived value to influence consumers repurchase intention was investigated and confirmed that e-perceived value and e-trust are the significant determinants of repurchase intention. It also identified that repurchase intention in terms of online shopping can be better described by assessing the relationships between e-perceived value and e-trust (Sullivan and Kim, 2018 and Chang et al., 2009). However, the impact of e-trust, e-perceived value and e-satisfaction on customer E Loyalty has been identified and result indicated that the positive and strong impact of e-satisfaction on the customer E Loyalty. However, e-trust and e-perceived value also have a positive impact on E Loyalty of consumer. Thus, every online retailer must provide their customers the best offer and shopping experience to create e-satisfaction to generate and sustain the customer E Loyalty (Rico et al., 2019).

Generally in accordance with the above discussion, e-perceived value is recognized as an vital ingredient to building E Loyalty among online shoppers and the positive and important relationship between e-perceived value as well as E Loyalty (Chinomona et al.,2014; Polites et al., 2012; Cyr et al., 2009; Semeijn et al., 2005; Gummerus et al., 2004; Anderson and Srinivasan 2003).

2.1.7   Repurchase Intention

Repurchase intention can be stated "as the consumers subjective probability of re-patronizing an online store and is an important antecedent of consumer purchasing action" (Wu et al., 2014). Repurchase intention is the customer's decision to shop again from the particular online retailer. Repeat purchasing is very important for the success and survival of online store. Specifically, repurchase intention is the consumer's willingness to repurchase product after the one time use (Chiang, 2016; Chiu et al., 2012; Hellier et al., 2003).

In general, trust is recognized as an imperative determinant affecting customer's willingness to purchase or repurchase from the particular online retailer (Sirdeshmukh et al., 2002; Singh and Sirdeshmukh, 2000; Milne and Boza, 1999). Indeed, e-trust and e-commitment are viewed as an important determinant of E

Loyalty and repurchase intention among online shoppers that's way, both e-trust and e-commitment are considered very significant determinants in ensuring a long term relationship of online shopper with online retailer (Ercis et al., 2012). Further, e-perceived value is measured as an essential motivator of customer repurchase intention and the findings presented appropriate suggestions to online retailers to develop personalized strategies for getting repeat purchases from the customers. Although, perceived value is a key factor influencing repurchase intention in terms of online shopping. So, perceived value is represented as a positive and major indicator of repurchase intention and recommending that enhance in the perceived value can boost repurchase intention among the customers (Fang et al., 2016; Chiu et al., 2014). Moreover, e-service quality also positively influences the repurchase intention of customer (Kuo et al., 2009; Lee and Lin, 2005). Many past studies have investigated the there is a significant effect of perceived value on customer repurchase intention (Wu et al., 2014andSharma et al., 2012).

Moreover, the influence of e-satisfaction on repurchase intention has been explored. In fact, this has specifically focused only on repurchase intention among online shoppers and identified that e-satisfaction positively influences the repurchase intention of the customers. Most importantly, e-satisfaction is the strongest determinant of the repurchase intention (Chang and Chen, 2008). Further, e-reputation has direct and positive relation with repurchase intention. Specifically, the strong link among the e-satisfaction and repurchase intention has been verified and indicates that if the online shoppers are satisfied with the services of online retailer, they make repeated purchases from one particular online retailer which is the symbol of E Loyalty among customers. However, E Loyalty has been found to be strong determinant of repurchase intention in context of online shopping. Marketers should note that they should lay more focus on consumer retention instead of gaining attention of new customers only because in the marketing perspective, gaining attention of new customers is more costly than retaining the existing consumers. In fact, consumer's repeated purchase intention is very important for online retailers to gain competitive advantage (Abrar et al., 2017; Tsai and Huang, 2007). Particularly, if online retailers want to make profits from an average online shopper, then shopper must purchase at least 4 times from the particular online

retailer but only 1% of the online shoppers make the repurchase at least 4 times a from particular online retailer. However, e-satisfaction and E Loyalty are viewed as the key antecedents for the survival of any online business. More importantly, if the consumers are satisfied they become loyal with particular online retailer and repurchase from that online retailer (Khan, 2012; Abdul-Muhmin, 2010; Qureshi et al., 2009; Hackman et al., 2006). However, some studies explored that only knowledge about the perspective of satisfaction among customers in-context of online shopping is not sufficient and also identified that there is a weak correlation among e-satisfaction as well as repurchase intention of the consumers (Mittal and Kamakura, 2001; Szymanski and Henard, 2001).

Specifically, positive correlation is verified between the e-satisfaction and repurchases intention with regard to online shopping (Wang, 2011). Indeed, e-satisfaction is an essential indicator of E Loyalty that influence the consumers to go for repurchase intention. In this way, the positive correlation of e-satisfaction with E Loyalty and repurchase intention has been determined (Reynolds et al., 2012;Chang and Chen, 2008; Grace and O'Cass, 2005). Furthermore, the relation of e-satisfaction with online repurchase intention has been explored (Rezaei et al., 2014; Han and Ryu, 2012; Rose et al., 2012; Liu and Forsythe, 2010; Tsai and Huang, 2007). Basically, the effect of e-trust on E Loyalty and repurchase intention has been investigated and result recommended that e-trust has strong and significant influence on customer E Loyalty. Furthermore, it leads to repurchase intention. Similarly, many previous studies indicated that repurchase intention is one of the most suitable dependents variable with respect to online shopping that is influenced by E Loyalty. E Loyalty has a significant and direct influence to repurchase intention of consumer. Repurchase intention tends to be more favourable than purchase intention because consumers want to maintain their purchasing from the same online retailer in the future also (Savila et al., 2019; White et al., 2014; Zeithaml et al., 2013).

More importantly, it highlighted the significance of E Loyalty for customer retention, success and growth of online retailer (Reichheld, 2003). Further to much of the extent literature, has investigated that E Loyalty has significant relationship with repurchase intention and also explored the factors that make online shoppers to repurchase from the particular online retailer (Fang et al., 2014; Kim et al., 2009;

Gefen, 2002; Srinivasan et al., 2002). In other words, it has been considered that e-perceived value is a vital indicator of online repurchase intention (Phuong and Long, 2017;Wu et al., 2014. In general, if consumer perceived any product to be low in value due to either high price or low quality, willingness to purchase is expected to be low, that's why there is direct linkage between e-perceived value and repurchase intention. Furthermore, e-perceived value of consumer from his/her previous purchase can also affect the consumer's repurchase decision from the particular online retailer (Li and Hitt, 2010; Chang and Wildt, 1994). More importantly, the relationship of trust with repurchase intention has been explored based on the context of online environment. The e-trust and e-satisfaction are key determinants of E Loyalty that further generates repurchase intention among the consumer. Griffin (2003) argued that loyal consumers are those consumers who want to repurchase same product regularly offered by the online retailer.

Hence, this has been verified that customers that are already associated with the company tend to have repurchase intention five times more than new customers. So, it is exceptionally relevant for online marketers to build E Loyalty that automatically generates repurchase intention among the online shoppers (Fang et al., 2014; Chiu et al., 2012; Hung et al., 2012). In short, consumer E Loyalty favours greater future repurchases intention among the online shoppers (Flavian et al., 2006).

2.1.8   Word of Mouth

Word of Mouth can be conceptualized "as an act of communicating formally or informally with other consumers about products and services offered by online retailer as well as recommendations and shielding the online retailer from the attacks of other consumers"(Bashar and Wasiq, 2013). Word of mouth has been recognized as an essential topic for researchers and marketers with regard to online marketing of business (Gruen et al., 2006). A few researchers indicated word of mouth as a strong and reliable basis of information (Gupta and Harris, 2010). These days, the extent of word of mouth is not only through the traditional means in fact since internet is emerged as a path where word of mouth can be done through internet among customers (Hennig-Thurau et al., 2004). Moreover, few studies recognized that word of mouth has a higher reliability, empathy as well as significance for the consumers

when compared to the other resources, which are created by marketers through their websites (Khan and Hashmi, 2016; Setiawan et al., 2014).

Generally, word of mouth can be posited "as an informal type of communication between two consumers regarding the evaluation and performance of products or services that are purchased from any particular online retailer" (Dichter, 1966). In fact, E Loyalty can be defined in the online context is "the commitment of consumer to continue their certain products shopping and willingness to constantly do the positive word of mouth communication to friends, family and their relatives in the future" (Chang et al., 2009). Particularly, when the purchasing is important for the consumer then word of mouth plays very key role to influence the choice of customers (Hennig-Thurau et al., 2004; Lutz and Reilly, 1973).

In fact, several researchers indicated that word of mouth is posited "as particularly positive or negative remarks of online shopper relating to his/her original and impressive experiences with the online retailer" (Anderson, 1998 and Herr et al., 1991). In other words, success of online retailer is influenced by the type of communication between the two persons about the product that is offered by online retailer. Hence, the effect of word of mouth is very efficient marketing approach than implementing traditional marketing approach like advertising, personal selling etc (Solomon, 2008). In fact, the effect of the e-satisfaction for building E Loyalty and positive word of mouth among the customers has been investigated and based on the extant review of literature, it is proved that e-satisfaction is discovered as vital determinant for E Loyalty and +ve word of mouth of online shopper. However, e-satisfaction has positive relation with E Loyalty and word of mouth. Further, E Loyalty also played an important role to build favourable word of mouth among the consumers with respect to the particular online retailer. On the basis of evidence, it is proved that e-satisfaction will help the online retailer to develop E Loyalty and positive wom among the consumers. In this way this will act as motivating factors for the survival and growth of the online retailer (Kumar et al., 2013 and Casalo et al., 2008). Specifically, the relationship among e-satisfaction, word of mouth along with repurchase intention has been explored and more importantly result revealed that e-satisfaction is positively correlated with word of mouth as well as repurchase behaviour of consumer. Hence, online retailers should not only invest in marketing

campaigns to satisfy the customers but also create barriers that prevent customers switch to other alternatives and implement effective strategies to build E Loyalty among consumers that results to favourable word of mouth (Liao et al., 2014). Woisetschlager et al., (2011) empirically explored that there is positive linkage among the e-satisfaction and word of mouth and also between e-satisfaction and repurchase intention. Moreover, e-satisfaction is recognized as a main indicator of consumer E Loyalty. In this way, satisfied customers are loyal customers that are more eager to share their favourable experience with their loved ones and disseminate positive information about the online retailer (Christodoulides and Michaelidou, 2010).

Additionally, consumers also look for word of mouth before purchasing any product because they found that the word of mouth information is more reliable and truthful than the other sources (Godes and Mayzlin, 2004). Indeed, the relationship between e-service quality, repurchase intention and word of mouth has been explored and the result showed that there is direct and positive relationship of E Loyalty with word of mouth. Although, e-trust also directly affects the repurchase intention and word of mouth but conversely, e-service quality doesn't directly affect the repurchase intention and word of mouth but only through the E Loyalty (Khan et al., 2015). Particularly, E Loyalty positively influences the word of mouth of consumers. Hence, if customers are satisfied then they are likely to pay more for the product. In addition, word of mouth is the important dimension of E Loyalty and also indicated that word of mouth is vital online marketing tool that helps the managers to increase sale of products through the loyal customers (Velazquez et al., 2015; Choi and Choi, 2014).

Moreover, the interrelationship between E Loyalty and word of mouth has been examined and findings shed the positive relation between the E Loyalty and word of mouth. Indeed, the word of mouth is the consequence of E Loyalty among the online shoppers. On the basis of the recent literature, it has been verified that favourable word of mouth can increase the sale of the online retailer. More specifically, word of mouth has more credibility than the information uploaded on the website by the online retailer (O'Cass and Carlson, 2012; Davis and Khazanchi, 2008; Chevalier and Mayzlin, 2006).

Basically, E Loyalty has become the important ingredient for the triumph of online shopping business. The effect of e-Satisfaction and E Loyalty on word of mouth has been analyzed. The important dimensions and behavioural consequences of E Loyalty in an online business have been explored. Particularly, word of mouth can be understood "as the act of communicating formally or informally with other consumers about products and services of the company, including recommendations and defending the website against attacks from other consumers". Hence, satisfaction is a key requirement for creating healthy and stable relationships with customers and finally to boost loyalty. In addition, it also indicated that E Loyalty has positive connection with word of mouth (Dhamore et al., 2019; Bhaskar and Kumar, 2015; Salehnia et al., 2014; Srinivasan et al., 2002). Although e-satisfaction has been predicted that it leads to favourable word of mouth and repurchase intention, online shoppers who are satisfied with a particular online retailer, will create positive word of mouth to their friends, family and relatives as well as repurchase intention will also be increase customers (Leung, 2020). Specifically, the linkage between E Loyalty and word of mouth has been explored and the result indicated that E Loyalty is the very important determinant of wom. This revealed that if the customer is loyal to online retailer then that customer will definitely share the favourable information with others. So, for the successfulness of online business, it is very important to get better understanding of the variables that affect the word of mouth of the customers (Roy et al., 2014 and Coker, 2013).

More importantly, the vital aim was to prove the existence of positive linkage of E Loyalty with the word of mouth. Yet, E Loyalty is conceptualized as a kind of online shopper behaviour to revisit a particular online retailer and spread favourable word of mouth. Besides, the result also suggested that positive word of mouth is like a communication media through which the online retailer can initiate and enhance the interaction with other consumers (Yoo et al., 2013; Srinivasan et al., 2002). Although, both E Loyalty and word of mouth are measured as chief factors to get success in the online business, the impact of E Loyalty on word of mouth has been investigated with regard to online. In fact, the importance of E Loyalty and word of mouth is broadly accepted but there is little understanding about how to develop E Loyalty among shoppers. Currently, e-trust, E Loyalty and word of mouth are new buzz words in marketing literature. However, word of mouth has a noteworthy

impact on customers' purchasing choice. Many previous researchers confirmed the word of mouth is generally the most credible source of marketing than the other marketing techniques. Moreover, in the area of online marketing, the significance of word of mouth has been explored in various studies (Othman et al., 2020; Chung and Darke, 2006; Mattila, 2004; Salgaonkar and Mekoth, 2004; Guenzi and Pelloni, 2004). Specifically, word of mouth has started playing very important part in customers purchasing decisions. However, analysing the association among E Loyalty and word of mouth of customers proved that word of mouth is considered as important ingredient of E Loyalty(Cheung and Thadani, 2012; Jones and Taylor, 2007). Additionally, both word of mouth as well as loyalty are different structures and word of mouth is used as prime factor in forming E Loyalty among the customers (Gumus and Bal, 2016 and Gruen et al., 2006).

In fact, traditionally marketing researchers have confirmed the importance of loyalty (Knox and Walker, 2001; Rundle-Thiele and Mackay, 2001; Narayandas, 1998) and few of studies have explored the development of E Loyalty among online shoppers (Sen and Lerman, 2007; Flavian and Guinaliu, 2006) and word of mouth (Brown et al., 2007; Smith et al., 2005; Harris and Goode, 2004; Kozinets, 2002) in the online context. Similarly, proposed model indicated that E Loyalty has directly and positively affect the word of mouth. Although, word of mouth is recognized as integral ingredient to achieve success in many markets (Auh et al., 2007; Evanschitzky et al., 2006;Pauwels et al., 2004;Srinivasan et al., 2002;Turnbull et al., 2000). It has been indicated that E Loyalty is considered as most vital part to build favourable word of mouth among the consumers and in short, E Loyalty always favours positive word of mouth (Salehnia et al., 2014).

2.1.9 Research Gap

Research gap has been identified based on a review of literature on E Loyalty. There is hardly any significant study that provides credible insights into E Loyalty. Though, many studies highlighted the status of E Loyalty among online shoppers yet little organized literature is available in the female online shoppers as well as there is hardly any standard strategy or model for building E Loyalty (Mousaveian et al., 2016). The prior studies only examined the few variables relationship among each other but there is no study specifically on the female apparel on the relationship of e-

service quality, e-reputation, e-trust, e-satisfaction, e-commitment and e-perceived value with E Loyalty (Jiang et al., 2016). Moreover, there is no such study have been conducted by taking all the factors of E Loyalty together to find out the consequences of E Loyalty (Roy et al., 2014).

Furthermore, the antecedents and consequences of E Loyalty have not been explored particularly in Punjab. Literature is lacking any consolidated view about the important antecedents that build, sustain and enhance E Loyalty among female online shoppers. To be precise, negligible work has been done on the apparel category of female online shoppers.

2.2 CONCEPTUAL FRAMEWORK OF E LOYALTY WITH ITS DETERMINANTS

On the basis of the literature and above mentioned research gaps, this section presents a conceptual framework of E Loyalty based on the relevant determinants. The proposed integrated model of E Loyalty has been determined by proposing the relationships between eight latent constructs: two operation related constructs (e-service quality and e-reputation), four online shopper related constructs (e-satisfaction, e-trust, e-perceived value and e-commitment) and two behavioural consequences (repurchase intention and word of mouth).

| Determinants | Construct | Behavioural Consequences |
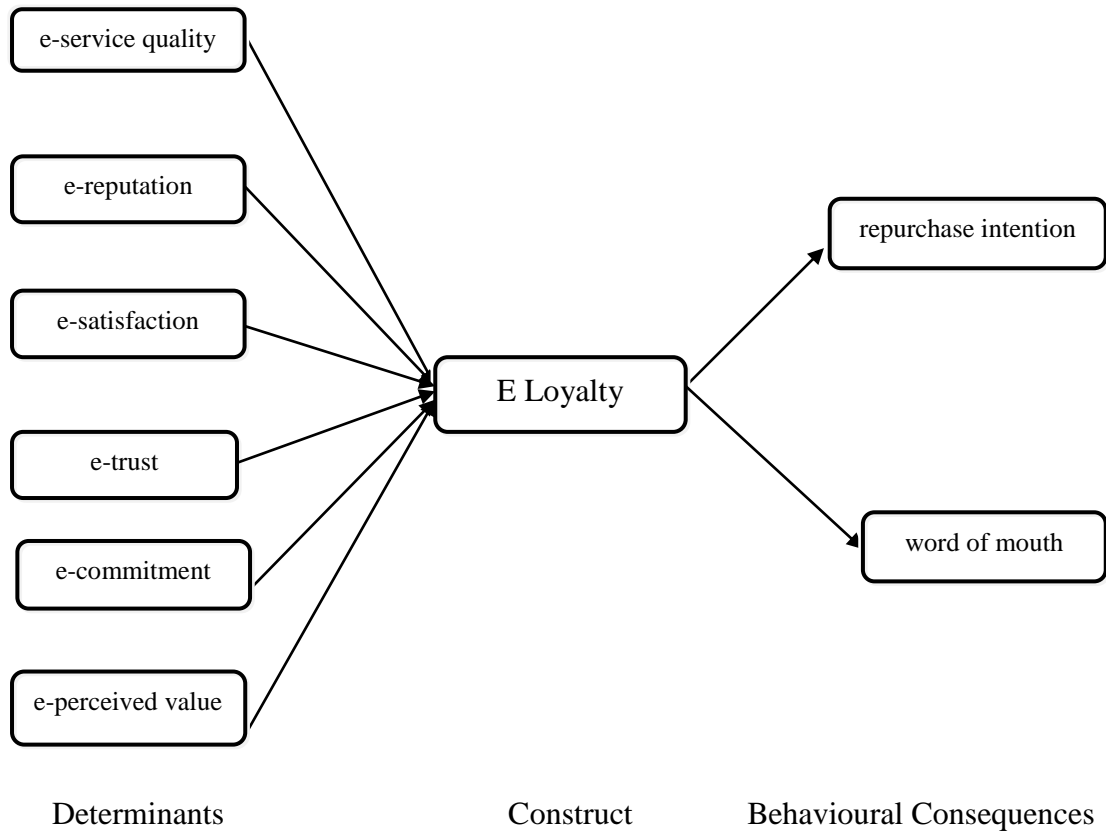
Figure 2.1: Conceptual Framework of E Loyalty

The model proposes the direct relationship between E Loyalty antecedents and behavioural consequences. The proposed model (constructs and hypotheses) of the E Loyalty is depicted by the conceptual framework shown in Figure 2.1.

2.3 SUMMARY OF LITERATURE REVIEW

More importantly, E Loyalty is the chief indicator for the existence and growth of the online business. The past studies specified the strong and positive relation between E Loyalty and word of mouth. Hence, if the customer is loyal he will definitely extend the positive wom about the online retailer to their loved ones like relatives, friends and neighbours (Krumay and Brandtweiner, 2010). However, loyal customers lead to repetitive purchase which further exerts positive influence on the performance of the online business (Ergun and Kuscu, 2013). Particularly, in online business, preliminary transactions with new consumers are less profitable than existing consumer transactions because there is high cost to acquire new online customers. Loyal customers take only small amount of time and energy than unloyal customers but they bring lot of profits to the business (Afsar, 2013; Zhang et al.,

2011). Moreover, e-satisfaction played important role in repurchase intention of online shopper (Sharma, 2017). Past research studies identified that only the loyal customer is willing to purchase again or repatronage a preferred product (Russell-Bennett et al., 2007) and furthermore give positive suggestions to others (Kwon and Lennon, 2009).

Thus, it is very difficult task for the online retailers to magnetize new customers and maintain the existing customers (Law et al., 2010). Exiting customers that are in the phase of E Loyalty to online retailer are willing to repurchase from that particular online retailer only (Oliver, 1999). In light of the importance of E Loyalty in the context of online shopping, several marketing authors reviewed the various determining factors of E Loyalty (Brodie et al., 2009; Lee et al., 2007;Gallarza and Saura, 2006;Gruen et al., 2006;Carpenter and Fairhurst, 2005). Furthermore, the relevant constructs and associated variables have been identified from the extant literature and presented are as follows-

Table 2.1: Summary of Literature

Construct	Identified Variables	Source (s)
e-service quality	Prompt response, customer support, overall service quality, online tracking system, loads easily, ease to use, availability to live chat, effective enabled features and appealing layout.	Stamenkov and Dika,2016, Roy et al., 2014
e-reputation	Recognition, well known, being honest, concerned about customers, disclosures of terms and conditions fulfill the promises, large varieties of products and hassle free return policy.	Olaleye et al., 2018, Azam, 2014, Jin et al.,2007
e-trust	Provides true information, no misrepresentation, no adverse action, Privacy, reliable, facilitates transactions successfully, trustworthy, meets expectation, comfortable to share my bank account details, delivery of quality products and fulfill the customer interests.	Tang and Huang, 2015, Chou et al., 2014,Valvi and West, 2013, Thaichon et al.,2014, Eid, 2011, Pavlou, 2003
e-satisfaction	Likeliness, Pleased experience, good idea, satisfied with the experience, meets expectation, Right decision, happy to purchase.	Li et al., 2015, Gracia, 2015,Tang and Huang, 2015,Chou et al., 2014, Jin et al., 2007
e-commitment	Preference, difficult to change beliefs, major rethinking, committed, emotionally attached, personal meaning.	Dehghan et al.,2014, Rafiq et al.,2013, Luarn and Lin, 2003
e-perceived value	Value for money, good buy, worth the money paid, well priced, risk involved, worth of time, money and energy, better choices than competitor and convenient.	Arya and Srivastava, 2015, Zehir et al.,2014, Vinerean,2013,Valvi and West, 2013
E Loyalty	Preference to shop online, best mode of shopping, regular customer, continue to purchasing, priority, mostly use, ready to spend more and ready to invest more time.	Chou et al., 2014, Eid, 2011, Jin et al., 2007, Jin and park, 2006
repurchase intention	Continue to purchase, repeat purchasing, oftenly use, encourage others, fulfillment of my shopping requirements, the best one amongst others, Time saving and Attractive discount offers.	Pham et al., 2018,Hasan et al., 2019, Kuo et al., 2013
word of mouth	Positive things to other people, recommendation who seeks my advice, encourage others, continue to recommend others and positive things to those who criticize.	Othman et al., 2020, Liao et al., 2014, Azam, 2014,Casalo et al., 2008

(**Source:** Literature)

CHAPTER – 3

RESEARCH METHODOLOGY

Research methodology is viewed as the layout of the research that helps the researcher to systematically solve the research problem. Research not only includes the research methods but also explores the significance for using the particular method of technique with respect to the proposed study so that result comes up with proper evaluation. Primarily, the problem identification, need, significance; objectives and scope have been discussed in this chapter to compose a framework of this particular study. The conceptual framework of E Loyalty has been proposed with eight antecedents in the chapter 2 and measures of these proposed antecedents have been summarized. Furthermore, data collection and sampling methodology have been discussed. Finally, SEM models based on respondent's responses have been described.

3.1   NEED AND SIGNIFICANCE OF THE STUDY

Internet has become a platform for the competition and most of firms became aware about the importance of being present on the internet. The technological development has changed the nature of online shopping and E Loyalty has become a key driver to stay competitive in the market (Riyad and Hatem, 2013). However, different factors are involved in becoming successful in online environment but E Loyalty is one of the most dominating factors which effects online shopping.

Indeed, E Loyalty development among the online shoppers is necessary for online retailer to grow and become profitable in the long term (Eid, 2011 and Kim et al., 2009). Specifically, on the basis of lifetime purchase, loyal customers have ten times more value than regular customers (Anderson and Srinivasan, 2003). More importantly, the online fashion industry is growing continuously year by year. However, the fashion market is currently estimated at $70 billion in India whereas the size of online fashion market contributes five percent at around $4 billion and $30 billion of the fashion market is going to be influenced by the end of 2020 (Economic Times, 2018). E Loyalty is a vital factor especially in the world of

fashion industry to remain competitive, lucrative with an eye to survive in the online competitive environment. On the other hand, it seems tough for the online retailers to build E Loyalty among online shoppers and also has limited knowledge about the drivers that affects the E Loyalty of consumers (Ribbink et al., 2004). In the light of above discussion, this can be examined that few studies specifically be conducted in the online shopping context.

Subsequently, the prior studies only examined few variables relationship among each other but there is no study specifically on the female apparel on the relationship of e-service quality, e- reputation, e-trust, e-satisfaction, e-commitment and e-perceived value with E Loyalty moreover there is no such study has been conducted by taking all the factors of E Loyalty together to find out the consequences of E Loyalty. Much of the literature review confirmed that female online shoppers are rarely discussed with respect to fashion. The need of the hour is to ascertain the relationship of all the factors that affect E Loyalty together.

3.2 OBJECTIVES OF THE STUDY

Specifically, females have become very active online shoppers for apparel as compared to the males (Zorzini, 2017; Huddleston and Minahan, 2011 and Warner, 2005).This study focuses on "Antecedents and consequences of E Loyalty in the context of Apparel among Female Shoppers in Punjab". Specific objectives are designed for study that enables to recognize the antecedents and consequences of E Loyalty to measure the influence of E Loyalty among female online shoppers. The key objectives of the present study are as follows:

1) To assess the effects of e-service quality and e-reputation on E Loyalty among female shoppers.
2) To measure the e-satisfaction, e-trust, e-commitment and e-perceived value and their influence on the E Loyalty.
3) To examine the behavioural aspects of E Loyalty among female shoppers for apparel.
4) To develop a conceptual framework of E Loyalty indicating the relationship between antecedents and consequences for online shoppers in the context of apparel.

3.3   SCOPE OF THE STUDY

The literature review revealed that E Loyalty is a fundamental aspect in the online competitive environment and seems to be of interest to explore the variables that will affect the E Loyalty in perspective of online fashion industry. As there is increase in the number of female online shopping consumers, it becomes very essential for the online providers to recognize the formation and promoting E Loyalty among the female online shoppers. However, regardless of the significance of E Loyalty, very limited number of researches has done research in this context. In other words, E Loyalty among females online shoppers are rarely discussed in context of fashion industry. At present out of total population, 52 percent are female online shoppers. In this way, there will be 5 times growth in terms of women online shoppers by the end of 2020 and it is also expected the number women online shoppers will reach 150 million at the end of 2020 (Harsh, 2018; The Hindu Business Line, 2016).

3.4   RESEARCH DESIGN

Research design describes the research procedures and designs used for the present study. However, the research design is same as the broad plan which indicates that how the whole research project will be conducted. It must be simple, clearly defined as well as in written form. Fundamentally, research design is categorized into three types such as (1) Exploratory research design (2) Descriptive research design (3) Experimental (also called causal) research design.

Descriptive research design has been used for the present study. However, research design helps the researcher to clearly comprehend the concept of the E Loyalty. The detailed review of literature has been done on the E Loyalty to find out the determinants of E Loyalty among female online shoppers. Basically, descriptive research design is related with specification of the problem and its solution in a more detailed and meaningful way.

The well defined problem should be in the hand of the researcher. However, descriptive research requires proper understanding of six Ws who, what, when, where, why and ways of the research are as follows:

Who refers to Female online shoppers have been considered as target population of the study. What refers to the information about the taste and preferences of female online shoppers for apparel has been collected. Moreover, the existing study demands to investigate the influence of distinct antecedents on E Loyalty. So, information related to different constructs has also been collected.

When refers to the researcher has collected the information from the female respondents in 2019. Furthermore, Where refers to Punjab comprises of three regions namely; Doaba, Majha and Malwa and sample for the present study has been collected from these three regions. In Doaba region- Nawanshehar, Kapurthala, Jalandhar and Hoshiarpur have been taken; Tarntaran, Amritsar, Gurdaspur and Pathankot have taken under the Majha region and Moga, Ludhiana, Faridkot, Patiala, Firozpur, Sangrur and Mansa have been taken under the Malwa region for the data collection from female online shoppers. It will add value to the marketers point of view how they can build E Loyalty among the female online shoppers. At last, way refers to by using the self administered questionnaire information has been collected from respondents.

3.5   SAMPLING DESIGNING PROCESS

Sampling can be posited "as the crucial method for increasing the validity of the collected data and ensuring that the sample is the representative of a population. It is a procedure that uses a small number of units of a given population as a basis of drawing conclusions about the whole population" (Zikmund, 2003 and Cavana et al., 2001). Sampling design is a procedure in which researcher would adopt selecting items from the population for the sample of the study. Specifically, this process is done before the data collection. Researcher must select sample design which should be reliable and appropriate for the study. So, for the proper implementation of the

sampling process, there is need of a complete description of the sampling design decision with regard to target population→sampling frame →sample size →sampling unit →sampling technique (Malhotra, 2007).

Sampling design process involves five steps are as follows:

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┌─────────────────────────────────────┐
│        Target Population            │
└─────────────────────────────────────┘
                  ↓
┌─────────────────────────────────────┐
│         Sampling Frame              │
└─────────────────────────────────────┘
                  ↓
┌─────────────────────────────────────┐
│          Sample size                │
└─────────────────────────────────────┘
                  ↓
┌─────────────────────────────────────┐
│        Sampling Technique           │
└─────────────────────────────────────┘
                  ↓
┌─────────────────────────────────────┐
│      Execute Sampling Process       │
└─────────────────────────────────────┘
```
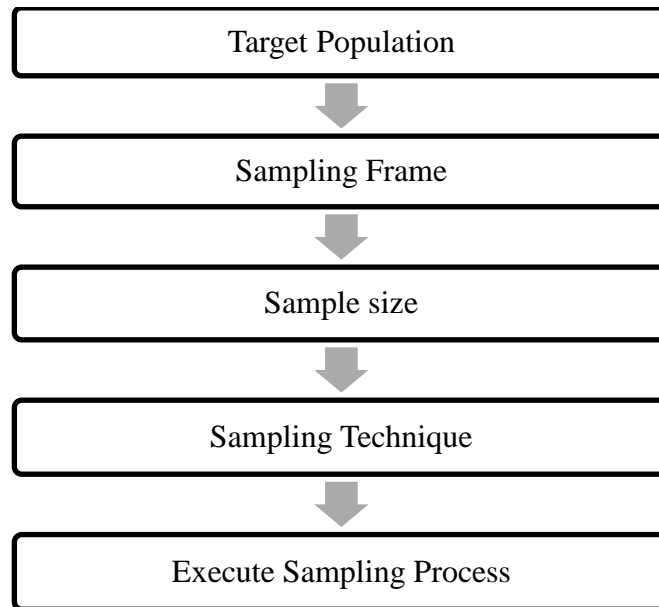
Figure 3.1: Sampling Design Process

The description of sampling design process steps are as follows:

3.5.1 Target Population

Target population is referred to "as entire group of individuals from whom researcher collect data for conducting research". Female online shoppers of Punjab are considered as target population for the present study. The studies laid emphasis on the females as they are more fashion prone rather than men. Online vendors are also expecting 50-55 percent contribution is from women only in apparel industry only (Economic times, 2019).However, the competition has very much increased in terms of fashion industry. In other terms, E Loyalty among female online shoppers is hardly discussed specially in context of fashion industry. At present, out of total population, 52 percent are female online shoppers. In this way, there will be 5 times growth in terms of women online shoppers by the end of 2020 and it is also expected the number women online shoppers will reach 150 million at the end of 2020 (Harsh, 2018 and The Hindu Business Line, 2016). Consumers, who are aware and

do online shopping oftenly have been considered as sample (Bhardwaj and Sharma, 2017). So, female online shoppers are considered as target population for the research. In the previous studies, different approaches like shoppers who shop at least once in the previous 3 months, at least one purchase in the last 6 months have been considered to collect the data from the online shoppers (Abrar et al., 2017; Kalia et al., 2016; Wong et al., 2014).

3.5.2 Sampling Frame

Sampling frame is stated "as list of all those within a population who can be sampled". There are three regions in Punjab namely; Doaba, Majha and Malwa and sample collected from these three regions of Punjab. Four districts namely- Nawanshehar, Kapurthala, Jalandhar and Hoshiarpur have been selected from Doaba region; four districts namely -Tarntaran, Amritsar, Gurdaspur and Pathankot have been included under the Majha region and seven districts namely- Moga, Ludhiana, Faridkot, Patiala, Firozpur, Sangrur and Mansa have been selected from the Malwa region. The selection of districts has been based on the Economic and Statistical Report, 2012. The section of household's colonies has been selected on the basis of expert opinion (Tehsildar office). The listing of colonies in particular district has been used as sampling frame.

3.5.3 Sample Size Determination

Sample design and sample size are essential for setting up the representativeness of the population. Although, large sample size used for the research gives more reliable results but it is not compulsory to consider the entire target population to get best results. To ensure the proper coverage of required information, a sample of 1200 respondents has been selected for the present study.

A sample of around 1200 respondents has been collected among the three regions of Punjab for the present study. Sample of 320 respondents selected from both Doaba and Majha region and 560 respondents have been selected from the Malwa region for data collection. Hence, total 1200 sample size used from three regions based on the judgemental sampling. Sample of 80 female online shoppers from each district is selected based on the convenience sampling. Hence, there have been fifteen districts in three regions and 80 respondents from each district have been 1200 sample size collected.

482 numbers of female online shoppers are taken as sample (Chou et al., 2014). According to the census 2011, total population of Punjab =2, 77, 43,338

Male population = (1,46,34,819)

Female population =(1,30,69,417)

As per report by TRAI, in Punjab over 70% of people are access internet. The state is ranked second in internet subscribers. The internet subscribers in Punjab were 24.69 million as on 30[th] 2019 (TRAI, 2019 and Tribune India, 2019).

As per sample size calculator, minimum sample size should be 200 (www.Surveysystem.com). According to Rao Software, the minimum sample size should be 385(www.Raosoft.com). Also as per Hair et al., (2013), about 200-500 respondents are sufficient to represent the entire population in management studies. As per the Pallant (2005), the sample size must be a number of times (ideally five times) as the number of indicators that has been considered for the specific research. Hence, 64 indicators have been taken in the existing study (64 x 5= 320) which implies that 320 is the appropriate sample size. To be precise, only females have been considered as target population so, the sample size for the existing study is 1200 which is evidently adequate (Kumar, 2015; Haq, 2013).

3.5.4   Sampling Technique

Multistage sampling technique has been used for the data collection. The selection of the districts has been based on the listing in Economic and Statistical Report in 2012. The districts have been selected on the basis of judgemental sampling. The household's colonies have been selected from each district by expert opinion. Female online shoppers from each colonies have been selected based on convenience sampling. Convenience sampling is appropriate for the individual researcher, as it is of limited resources of money and time. In order to reduce non response error, convenience sampling technique has been used because this sampling technique is fast, easy, inexpensive and also the respondents are readily available. Researchers like Jusoh and Ling, 2012; Varghese et al., 2013; Allen and Brady, 1997 adopted the convenience sampling technique in their studies to collect the data from respondents. Respondents from each colony were selected on the convenience basis. The detail of the sample size of the respondents is displayed in the Table 3.1.

Table 3.1: Detail of Sample Size for Respondents

Sr. No.	Region	Districts	Selection of Respondents	Number of Respondents
1.	Doaba	Nawanshehar, Kapurthala, Jalandhar and Hoshiarpur	80×4	320
2.	Majha	Tarntaran, Amritsar, Gurdaspur and Pathankot	80×4	320
3.	Malwa	Moga, Ludhiana, Faridkot, Patiala, Firozpur, Sangrur and Mansa	80×7	560

3.5.5   Execution of sampling process

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┌─────────────────────────────┐
│ State-Punjab(Target          │
│ population-      Female       │
│ Online Shoppers)             │
└─────────────────────────────┘
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Doaba	Majha	Malwa	} Three Regions

4 Districts (Nawanshehar, Kapurthala, Jalandhar, Hoshiarpur)	4 Districts (Tarntaran, Amritsar, Gurdaspur and Pathankot)	7 Districts (Moga,Ludhiana, Faridkot, Patiala, Firozpur, Sangrur and Mansa	15 Districts are selected on the basis of Judgemental sampling.

5 colonies per District (20 colonies)	5 colonies per District (20 colonies)	5 colonies per District (35 colonies)	75 colonies are selected by expert opinion.

16 respondents per colony (16x5= 80)	16 respondents per colony (16x5=80)	16 respondents per colony (16x5=80)	Respondents are selected on the basis of convenience sampling.

$n_1=320$	$n_2=320$	$n_3=560$	Total sample size 1200

Figure 3.2: Sampling Design Process

The execution of sampling process is based on the various steps involved in sampling design process in relation to *(Target Population- Sampling Frame-*

Sampling Unit- Sampling Technique- Sample Size). The data is collected from January 2019 to October 2019 by using self administered questionnaire.

3.5.6 Measurement and Instrument

A properly structured and close ended questionnaire was used for the purpose of collecting primary data. The questionnaire comprises the items of e-service quality, e-reputation, e-trust, e-satisfaction, e-commitment, e-perceived value, repurchase intention, word of mouth and E Loyalty. The respondents have been requested to rate the statements on five point likert scale from one (1) to five (5) are anchored with 1= 'strongly disagree' to 5= 'strongly agree' supposed to be interval scale.

Questionnaire Design: - The questionnaire is divided into three parts-

According to the Malhotra (2007), Likert scale can be conceptualized as "the widely used rating scale that requires the respondents to indicate the degree of agreement with each of the series of the statement about the particular variable". The five (5) point likert scale where 1 (strongly disagree) to 5 (strongly agree) is broadly employed in the area of marketing and business research. Thus, the questionnaire divided in to three parts showed in Table 3.2.

Table 3.2: Summary of Research Instrumentation

	Part A	**Part B**	**Part C**
	Taste and Preferences	**Antecedents of E Loyalty**	**Demographic Profile**
Number of Questions	7 questions	64 questions	4 questions
Scale of Measurement	Ordinal	Interval Scale	Nominal
Type of Scale	Ranking	Likert	Multiple Choice Questions

The questionnaire is divided into three parts. Part A consists of questions on measuring the Taste and Preferences towards online apparel shopping. Part B

consists of 64 multi item scaled questions related to e-service quality, e-reputation, e-satisfaction, e-trust, e-commitment e-perceived value, repurchase intention, word of mouth and E Loyalty. Part C is to examine the demographic profile of female shoppers which including age, education, income and profession (Chou et al., 2014).

3.6. PILOT STUDY

The process for designing the research instrument includes a pilot study to check the reliability of the particular instrument. The default sample of 30 participants was recommended for the pretesting of the questionnaire (Perneger et al., 2015). The thumb rule for pilot testing is to use 30 participants (Whitehead et al., 2016; Lancaster et al., 2004; Browne, 1995). For a pilot study, around 30 sample size is optimal (Teareet al., 2014). However, the researcher's suggestions are very important for the appropriate questionnaire so, the researcher requested the respondents to give their suggestion for any kind of modification required in the questionnaire. The suggestions helped the researcher to clear the different kinds of doubts are as follows:

1) Time taken for filling the complete questionnaire.
2) Identification of uncertain questions.
3) Identification of difficulty level of the questionnaire.
4) Identification of objection for any particular question.
5) Recognition to add something in the questionnaire.

3.7 VALIDITY AND RELIABILITY TESTING OF THE CONSTRUCTS

3.7.1 Validity

Validity is conceptualized by Malhotra and Dash, 2011 "as a property which the questionnaire measures what it is supposed to measure". Measurement error is not generally zero, so we can posit that research does not take place in a perfect situation. One of the pre-requisites to evaluate multi-item scale in research is to ensure accuracy and its application in order to ensure that there is no measurement error. Therefore, so as to guarantee that the accuracy of the measurement instrument,

it is vital that the validity and reliability of constructs have been properly examined. However, the content validity of the instrument has been verified by the expert in the concerned area in order to examine whether the scale items effectively cover the whole construct or not. The reliability of the instrument has been done to find out the degree to which an instrument makes constant results in repeated measurements. When conducting a research study, the results might seem to be accurate but may have some errors. Thus, an essential point to be noted is that precautionary measures should be used to reduce the possibilities of occurring the errors while conducting the research. Moreover, coding of the data was done with numbers in order to lessen errors while entering data into the computer. The easy and brief schedule was planned so, that the questions were easy to understand and avoid errors as well.

For validating the content, the questionnaire was given to 5 experts of concerned area and improvements recommended by them are incorporated into the final draft of questionnaire as well as administered to 30 female online shoppers for face validity.

3.7.2 Reliability

The reliability can be defined as "by measuring Cronbach's alpha (α) based on averaging of all possible split-half coefficients that are resulted from different splitting of scale items through advanced software". The Cronbach's alpha values greater than .70 (α>.70) is considered as acceptable fit for reliability of the construct (George and Mallery, 2011).More importantly, Cronbach's alpha (α) value as a measure the internal consistency for various constructs of instrument calculated by using the statistical software namely SPSS 21.0.As Cronbach's alpha (α) values appears in ranging from .60 to .90 for all the constructs. Hence, the reliability of constructs used in the questionnaire has been tested and can be used for further analysis. In a nutshell, all kinds of validity and reliability have been duly compiled to make sure the correctness of measurement scales.

Table 3.3: Reliability Analysis of the Instrument

Construct	Scale Item(s)		Cronbach's alpha(α)
e-service quality	*SQ1*:	The website loads easily at the time of online shopping.	**0.914***
	SQ2:	The website is simple to use.	
	SQ3:	Online tracking system of the website is effective.	
	SQ4:	The website is user friendly.	
	SQ5:	Online chat system with an expert is effective to solve the problem.	
	SQ6:	The website enabled features of searching specific models, brands and items effective.	
	SQ7:	Online store promptly responds on queries.	
	SQ8:	The layout and colors of the website are appealing.	
	SQ9:	Overall, the service quality offered by online retailer is good.	
e-reputation	*RE1*:	Well recognized in context to online purchasing.	**0.885***
	RE2:	Known for the large varieties of apparel.	
	RE3:	Having good reputation as facilitating delivery on time.	
	RE4:	Providing adequate disclosures of terms and conditions such as warranties and guarantees etc.	
	RE5:	Having poor reputation to fulfill the promises in online purchasing.	
	RE6:	Known for providing hassle free return policy.	

Construct	Scale Item(s)		Cronbach's alpha(α)
e-trust	*TR1*:	The online retailer provides true information.	**0.823***
	TR2:	The ordered products always meet expectations.	
	TR3:	I feel less hesitation to share personal information to online retailer.	
	TR4:	I am comfortable to share my bank account details on website.	
	TR5:	I feel confident about the quality of products to be delivered by online retailer.	
	TR6:	I feel confident about fulfillment of roles and responsibilities by online retailer.	
	TR7:	The website is effective in facilitating transactions successfully.	
	TR8:	Overall, the website is trustworthy	
e-satisfaction	*SA1:*	I am satisfied with the experience of purchasing apparel.	**0.845***
	SA2:	I like to purchase apparel from online.	
	SA3:	I think purchasing apparel from online is a good idea.	
	SA4:	I feel online purchasing is a right decision.	
	SA5:	The online retailer meets my expectation all the times.	
	SA6:	Overall, I am satisfied to purchase apparel through online.	
	SA7:	I am unhappy as purchased apparel online.	
e-perceived Value	*PV1*:	I believe that purchasing apparel through online gives me value for money.	**0.870***
	PV2:	What, I pay for online shopping; I usually get the value accordingly.	
	PV3:	The variety of products available at online is better than other modes of purchase.	
	PV4:	Purchasing apparel through online saves time, money and energy.	
	PV5:	The apparel purchases from online retailer are well priced.	
	PV6:	Purchasing online is convenient than the traditional mode.	

Construct	Scale Item(s)		Cronbach's alpha(α)
e-commitment	*CO1*:	My preference for shopping online for apparel would not readily change.	**0.864**∗
	CO2:	I feel emotionally attach with online retailer.	
	CO3:	For change my preference for online retailer would require major rethinking.	
	CO4:	I am committed towards online shopping for apparel.	
	CO5:	My preference for online retailer would not change, even after receiving positive feedbacks from peers towards other retailers.	
	CO6:	The online purchase has a great deal of personal meaning for me in case of buying apparel.	
	CO7:	It would be difficult to change my beliefs about online shopping.	
E Loyalty	*EL1*:	I always prefer to do shopping online.	**0.943**∗
	EL2:	For me, the online website is the best mode for apparel shopping.	
	EL3:	Whenever, I need to make purchase, online is my first choice.	
	EL4:	I usually visit the website first when I need to purchase apparel.	
	EL5:	I am a regular customer of online retailer.	
	EL6:	I will continue to use the online mode of purchasing for apparel in near future.	
	EL7:	I am ready to spend more to purchase online.	
	EL8:	I am ready to invest more time for shopping online in comparison to traditional mode.	

Construct	Scale Item(s)		Cronbach's alpha(α)
repurchase intention	*RI1*:	My intention to purchase from online would not change.	0.815*
	RI2:	I consider the online shopping mode is the best one amongst others.	
	RI3:	I anticipate repeat purchasing from online retailer in near future.	
	RI4:	I think online retailers will fulfill my shopping requirements in future as well.	
	RI5:	Time saving is my main consideration to continue with online purchase in future.	
	RI6:	Attractive discount offers influence me for repurchase online.	
word of mouth	*WM1*:	I would recommend online mode to someone who seeks my advice.	0.802*
	WM2:	I would say positive things about online shopping, whosoever seeks my advice.	
	WM3:	I will strongly point out the positive aspects of online shopping, if anybody criticizes.	
	WM4:	I would recommend online mode to someone who seeks my advice.	
	WM5:	Negative news about online retailers affects me.	
	WM6:	I always encourage my family members to shop apparel online.	
	WM7:	People speaking negative about their online purchase experience attracts my attention.	

(*Acceptable range of Cronbach's alpha)

Additionally, other significant results explicitly related to Cronbach Alpha such as Corrected Item-Total Correlation and Alpha if Item Deleted is also explored. The result of internal consistency reliability has been shown in Table 3.4.

Table 3.4: Internal Consistency Reliability if Deleted

	"Mean if Item Deleted"	"Variance if Item Deleted"	"Item-Total Correlation"	"Cronbach's Alpha if Item Deleted"
SQ1	31.93	39.306	0.806	0.897
SQ2	31.73	39.375	0.820	0.896
SQ3	32.03	37.826	0.765	0.899
SQ4	31.80	39.200	0.849	0.894
SQ5	32.87	44.740	0.277	0.935
SQ6	31.87	40.051	0.786	0.899
SQ7	32.37	41.137	0.647	0.907
SQ8	32.17	39.040	0.716	0.903
SQ9	32.03	40.378	0.747	0.901
RE1	19.20	19.338	0.786	0.850
RE2	19.13	20.257	0.792	0.848
RE3	19.23	22.875	0.681	0.868
RE4	19.13	22.326	0.781	0.854
RE5	19.30	23.666	0.663	0.871
RE6	19.17	22.213	0.547	0.892
TR1	24.67	19.816	0.713	0.778
TR2	24.73	19.651	0.733	0.775
TR3	25.03	22.999	0.338	0.831
TR4	25.20	20.510	0.442	0.826
TR5	24.67	19.333	0.744	0.773
TR6	24.40	23.145	0.490	0.811
TR7	24.53	23.706	0.345	0.827
TR8	24.40	21.766	0.654	0.792

	"Mean if Item Deleted"	"Variance if Item Deleted"	"Item-Total Correlation"	"Cronbach's Alpha if Item Deleted"
SA1	21.67	22.713	0.668	0.818
SA2	21.83	20.213	0.737	0.801
SA3	21.83	19.661	0.804	0.790
SA4	21.83	19.937	0.801	0.792
SA5	22.30	21.183	0.635	0.818
SA6	21.83	21.385	0.683	0.812
SA7	21.90	25.817	0.090	0.908
PV1	19.27	15.099	0.690	0.845
PV2	19.27	16.823	0.683	0.850
PV3	19.33	15.126	0.618	0.859
PV4	19.17	14.695	0.717	0.840
PV5	19.20	14.855	0.746	0.834
PV6	18.93	16.409	0.601	0.859
CO1	17.70	25.941	0.564	0.854
CO2	18.13	26.051	0.524	0.860
CO3	17.83	25.868	0.566	0.854
CO4	17.97	22.516	0.818	0.816
CO5	17.87	25.637	0.681	0.839
CO6	17.67	23.678	0.739	0.829
CO7	17.83	26.626	0.558	0.854
EL1	22.83	57.661	0.642	0.945
EL2	22.70	52.286	0.910	0.927
EL3	22.93	53.444	0.789	0.936
EL4	22.57	52.461	0.876	0.930
EL5	22.57	55.357	0.716	0.941
EL6	22.50	51.776	0.890	0.929
EL7	22.73	56.271	0.707	0.941
EL8	22.47	51.430	0.828	0.933

	"Mean if Item Deleted"	"Variance if Item Deleted"	"Item-Total Correlation"	"Cronbach's Alpha if Item Deleted"
RI1	19.20	19.338	0.786	0.850
RI2	19.13	20.257	0.792	0.848
RI3	19.23	22.875	0.681	0.868
RI4	19.13	22.326	0.781	0.854
RI5	19.30	23.666	0.663	0.871
RI6	19.17	22.213	0.547	0.892
WM1	20.87	16.878	0.686	0.744
WM2	20.57	18.461	0.710	0.742
WM3	20.93	19.513	0.739	0.745
WM4	20.50	17.707	0.788	0.726
WM5	20.77	24.116	0.132	0.837
WM6	20.90	19.610	0.682	0.752
WM7	20.87	23.568	0.135	0.845

(**Note: SQ**=e-service quality; **RE**=e-reputation; **TR**=e-trust; **SA**=e-satisfaction; **PV**=e-perceived value; **CO**=e-commitment; **EL**=E Loyalty; **RI**= repurchase intention; **WM**= word of mouth)

Indeed, Corrected Item-Total Correlation depicts "the correlation of the item with the summated score for all other items and the value should not be less than0.40".Further, Cronbach's Alpha if Item Deleted value showed "the Cronbach's alpha reliability coefficient if that specific item is removed from the proposed scale". If the value of corrected item total correlation is more than the total Alpha coefficient value, then this item is supposed to be eliminated from the scale in order to get better result with better reliability (Gliem and Gliem, 2003).

However, there were six items namely SQ5, T3, T7, S7, WM5 and WM7 which have low Corrected Item-Total Correlation values and higher Cronbach's Alpha if Item deleted values are shown in the Table 3.5. To confirm these results, other tests can also be performed before taking the conclusive decision of removing these items from the scale. Henseler et al. (2009) demonstrated that the internal consistency

reliability of latent variables in PLS is underestimated by the Cronbach's Alpha value that is the reason that Composite reliability is considered as more suitable measure. As in the PLS analysis, Composite reliability measure can also be used to confirm internal consistency. The composite reliability has been shown in the next chapter 4. The value of composite reliability above 0.80 or 0.90indicated is satisfactory whereas value less than 0.60 indicates an inadequate reliability (Henseler et al., 2009).

3.8 SUMMARY OF RELIABILITY AND VALIDITY PROCESS

Keeping in view the above discussion, the content validity, face validity and reliability has been performed in an elaborated way. The result of reliability and validity indicated is satisfactory. To be precise, the result of these three processes has been concluded in one table. Table 3.5 showed the summary of reliability and validity process for the present study.

Table 3.5: Summary of Reliability and Validity Process

Process	Details
(1)Content Validity Is the concept measured adequately with regard to the past research or the view point of concerned experts?	Expertise in the area of consumer behaviour, Retail Marketing and Digital Marketing.
(2)Face Validity Does the sample validate only understandable and clear items?	Sample of 30 Female online shoppers has been taken.
(3)Reliability How constantly a measuring instrument measures a concept?	Using internal consistency with Cronbach's Alpha> 0.70 (George and Mallery, 2011).

3.9 SOURCES OF DATA

The present study is descriptive in nature i.e. a research instrument like self administered questionnaire is employed for the collection of data and then, data analysis was done for the acceptance or rejection of the hypothesis. The primary and secondary data techniques have been used for collected the data through a formalized research process to solve the research problem that is mentioned in the

study. The primary data used in the research represents the first hand facts and estimates that are originated by adopting sampling process from target population. The questionnaire was pre-tested before the final data collection method. Whereas secondary data has been collected from relevant articles, journals, books and web published materials.

3.10 ANALYSIS TECHNIQUE

Data analysis is not simply the end part of the research rather than its aim is to generate such type of information that will provide assistance to the researcher to deal with the research problem. The collected data was analyzed with aim to achieve the objectives of the study. Appropriate statistical tool has been used in order to analyze the data and interpret the results. Advanced Multivariate data analysis technique such as Structural Equation Model (SEM) has been used through the help of Smart PLS 3.2.9 application to accomplish the objectives of the present research and to test the hypotheses. Smart PLS 3.2.9 and Statistical Package for the Social Science (SPSS 21.0) application have been employed to analyze the data.

Lastly, hypothesis testing has been conducted in order to determine whether the hypotheses that have been made in accordance with review of existing literature were accepted or rejected. The analysis of the data was interpreted to obtain the relevant information regarding the antecedents and outcome of E Loyalty among female online shoppers. However, for the better understanding the characteristics of each variable, descriptive analysis was used to illustrate frequencies, demographics analysis and the means of each variable.

3.11 HYPOTHESIS FORMULATION

Hypothesis refers to "an unproven proposition to a decision problem that can be empirically tested on the basis of data collection during research process; it is also developed in order to give justification of phenomena or a relationship between two or more variables" (Hair et al., 2006). The formulation of null hypothesis (H_0) is based on the statement of no difference or no effects (Malhotra and Dash, 2011). The hypotheses framed in the study in order to make inferences about target population are mentioned as follows:-

The first two hypotheses (H_{01} to H_{02}) are in reference to measuring the effect of e-service quality and e-reputation on E Loyalty among female shoppers and expressed as-

H_{01}: **There is no significant effect of e-service quality on E Loyalty among female online shoppers.**

H_{02}: **There is no significant effect of e-reputation on E Loyalty among female online shoppers.**

Next set of hypotheses (H_{03} to H_{06}), in reference to measure the influence of e-satisfaction, e-trust, e-commitment and e-perceived value on the E Loyalty are expressed as-

H_{03}: **There is no significant influence of e-satisfaction on E Loyalty among female online shoppers.**

H_{04}: **There is no significant influence of e-trust on E Loyalty among female online shoppers.**

H_{05}: **There is no significant influence of e-commitment on E Loyalty among female online shoppers.**

H_{06}: **There is no significant influence of e-perceived value on E Loyalty among female online shoppers.**

The last two hypotheses (H_{07} to H_{08}), in reference to examining the behavioural aspects of E Loyalty among female shoppers for apparel are expressed as follows-

H_{07}: **There is no significant effect of E Loyalty on repurchase intention among female online shoppers.**

H_{08}: **There is no significant effect of E Loyalty on word of mouth among female online shoppers.**

CHAPTER – 4

DATA ANALYSIS AND INTERPRETATION

This chapter lays emphasis on the data analysis and interpretation of the results. The data analysis has been done by using appropriate statistical tests with the help of statistical tools such as Smart PLS 3.2.9 as well as SPSS 21.0. In the data analysis, to check whether the proposed hypotheses are supported or not, data needs to be analyzed appropriately. Although, data analysis is done to examine whether the research objectives are achieved or not. Thus, appropriate statistical techniques are used to make sure that all the framed hypotheses are considerable supported and also have a symbolic association with each other variables. However, this chapter deals primarily with validating the model by using more advanced statistical techniques and tools.

4.1 TASTE AND PREFERENCES OF FEMALE SHOPPERS

This chapter starts with the analysis of first part of questionnaire i.e. taste and preferences of female online shoppers followed by the demographic profile of female online shoppers. Next, it elaborates the measurement model's validity such as Construct validation analysis (reliability and validity measures) and structural model analysis using the PLS technique. Along with this, several summarized tables and figures have been included that describe and support the findings of the research. In the conclusion, the results of the proposed hypotheses testing are also presented.

The table 4.1 below analyzes that most of the respondents 509 (42.4%) shop online 'as when required' followed by 408 (34%) of respondents who purchase online every six month. Along with this, findings indicates that most of the respondents 401 (33.4%) spend 16-25 hours per week followed by 319 (26.6%) respondents spend less than 5 hours on web surfing for shopping apparel. Moreover, the statistics related to expenditure on online shopping also reveal that maximum number of respondents 507 (42.3%) spent Rs. 2000-3000 followed by Rs. 500-1000 spent by 246 (20.5%) respondents.

Table 4.1: Taste and Preferences towards Online Apparel Shopping

Sr. No.	Parameters	Categories	Frequency (Out of 1200*)	Percentage
1.	Frequency of Online Shopping	Once in a month	215	17.9
		In every six months	408	34
		Once in a year	68	5.7
		As when required	**509**	**42.4**
2.	Weekly Time spend on Web Surfing	Less than 5 hours	319	26.6
		6-15 hours	141	11.8
		16-25 hours	**401**	**33.4**
		26-35 hours	9	8
		More than 36 hours	47	3.9
		Not fixed	283	23.6
3.	Average Online Shopping Expenditure (INR)	500-1000	246	20.5
		1000-2000	238	19.8
		2000-3000	**507**	**42.3**
		3000-4000	62	5.2
		Above 4000	147	12.3

* Total sample size

Table 4.2: Ranking for the Sources to Collect Information

Sr. No.	Parameters	Sources	Sum	Mean	Standard deviation
4.	Ranking from 1 to 4(1-highly preferred to 4-least preferred) for the sources to collect information for online purchasing of apparel.	E-Commerce website(s)	2317	1.93	1.058
		Search Engines (such as Google, Yahoo and Bing)	2704	2.25	1.038
		Promotional e mails	3023	2.52	0.862
		Blog(s)	3967	3.31	1.017

The above table 4.2 shows the ranking for the sources to collect information and the result explores that the preferences for selecting a specific source of information for online purchasing of apparel have been analyzed on the basis of sum and mean calculation. The ranking from 1 to 4 represents 1 for highly preferred and 4 for least preferred for each source has been given by all the respondents for four different sources. However, the preference for each source either high or low has been determined on the basis of the rank given by all the respondents and the given ranks are used to find out the common opinion of respondents towards the preference for different sources of information. It has been observed that respondents have given 1st rank to 'E-Commerce website(s)', followed by 'Search Engines (such as Google, Yahoo and Bing)'as 2nd, 'Promotional e mails' and 'Blog' as 3rd and 4th rank respectively (Table 4.2).

Table 4.3: Ranking for the Modes of Payment

Sr. No.	Parameters	Sources	Sum	Mean	Standard deviation
5.	Ranking from 1 to 5(1-highly preferred to 5-least preferred) for the modes of payment preferred for online shopping.	Cash on delivery	2604	2.17	1.230
		Debit card	3483	2.90	1.135
		Net banking	3529	2.94	1.123
		UPI/Wallets	3684	3.07	1.570
		Credit card	4700	3.92	1.395

The above table 4.3 shows the ranks for different modes of payment preferred by the respondents for the online shopping of apparel. The finding reveals that the preferences for selecting a particular mode of payment for online shopping have been selected on the basis of sum and mean calculation. The ranking from 1 to 5 represents 1 for highly preferred and 5 for the least preferred for each source has been given by all the respondents for five different modes of payment sources. However, the preference for each mode of payment either high or low has been determined on the basis of rank given by all the respondents and the given ranks are used to find out the common opinion of respondents towards finding the preferences for using different modes of payment. It has been observed that respondents have

given 1st rank to 'Cash on delivery', followed by 'Debit card'as 2nd, 'Net banking' and UPI/Wallets as 3rd and 4th rank respectively. It is important to note that the 'Credit card' is the least preferred mode of payment of respondents for online shopping with 5th rank (Table 4.3).

Table 4.4: Rating about Liking to Purchase Apparel Online

Sr. No.	Parameters	Rating	Frequency (Out of 1200*)					
			Kurtis	Lehnga Choli	T-Shirt	Jeans	Trousers	Plazzos
6.	Rating from 1 to 5(1=extremely unlikely, 2=unlikely, 3=neutral, 4=likely, 5=extremely likely) about liking to purchase apparel online.	extremely unlikely	119	248	63	80	80	110
		Unlikely	61	124	100	123	120	113
		Neutral	144	147	270	193	204	208
		likely	192	**566**	273	**447**	345	344
		extremely likely	**684**	115	**494**	357	**451**	**425**

*Total sample size

The above mentioned table reveals the liking of respondents for different categories of products in the form of rating from 1 to 5 as 1(extremely unlikely), 2(unlikely), 3(neutral), 4(likely), 5(extremely likely).The rating given by respondents for liking specific apparel for online shopping is on the basis of frequency calculation.

a) Kurtis

Table 4.4 shows that out of 1200 respondents, 684 female respondents extremely liked to purchase Kurtis online, whereas only a small number of respondents (61) are unlikely to purchase Kurtis online and about 144 respondents are neutral in their choices. The statistics shows the respondents liking and disliking to purchase Kurtis through the online mode.

b) Lehnga Choli

The statistics regarding the online purchasing of Lehnga Choli reveals that 566 female respondents liked to purchase Lehnga Choli online, whereas only a small number of respondents (115) extremely likely to purchase Lehnga Choli online and about 147 respondents are neutral. This shows the respondents liking and disliking to purchase Lehnga Choli through online mode.

c) T-Shirt

The table shows that 494 female respondents are extremely likely to purchase T-Shirt online, whereas only a small number of respondents (63) are extremely unlikely to purchase T-Shirt online, and about 270 respondents are neutral. This reveals the respondents liking and disliking to purchase T-Shirt through online mode.

d) Jeans

It has been observed from the table that 447 female respondents liked to purchase jeans online, whereas only a small number of respondents (80) are extremely unlikely to purchase jeans online, and about 193 respondents are neutral. This shows the respondents' liking and dislike to purchase Jeans through online mode.

e) Trousers

The table shows that 451 female respondents are extremely likely to purchase Trousers online, whereas only a small number of respondents (80) are extremely unlikely to purchase Trousers online, and about 204 respondents are neutral. This reveals the respondents liking and disliking to purchase Trousers.

f) Plazzos

It has been observed from the table that 425 female respondents are extremely likely to purchase Plazzos online, whereas only a small number of respondents (110) extremely unlikely to purchase Plazzos online, and about 208 respondents are neutral about their choices. This shows the respondents liking and dislike to purchase Plazzos through online mode.

Table 4.5: Ranking of Online Fashion Providers

Sr. No.	Parameters	Online Fashion Providers	Frequency (out of 1200)	Rank
7.	The favourite online fashion provider and assign rank from 1 to 4 (1-highly preferred to 4-least preferred) according to the preference.	Myntra	473	1st
		Flipkart	262	2nd
		Amazon	171	3rd
		Ajio	127	4th

The above Table 4.5 shows the rank given by respondents to online fashion providers' in detail. Based on the online fashion providers data given by female respondents, it is noted that maximum of the respondents gave most preferred ranking to Myntra with frequency of 473, followed by Flipkart at 262 and Amazon at 171. At last, Ajio is the least preferred online fashion provider by the female respondents with frequency of 127. This frequency distribution showing that the Myntra is considered to be the most preferred and favourite online fashion provider among the female online shoppers for online shopping of apparel.

4.2 DESCRIPTIVE STATISTICS

The data analysis begins with the descriptive statistics about the respondents. However, this section emphasizes on giving basic information about the sample respondents. The purpose is to illustrate brief information of the target respondents for the particular research. However, frequency distribution analysis is utilized according to the demographic profile like age distribution, education, household income and occupation of the female online shoppers. In addition, the findings are presented in appropriate tables for easy understanding and excellent visualization of the large datasets. The demographic profile of respondents is as follows:

4.2.1 Descriptive Analysis of Demographic Variables

The demographic variables considered in this study are age, education, household income and profession of the respondents. In order to get the background

information of respondents multiple choice questions have been designed. The demographic profile of female online shoppers is depicts in the Table 4.6.

Table 4.6: Details of Female Shopper's Profile

Sr. No.	Profile	Categories	Frequency (Out of 1200*)	Percentage
		Demographic Profile		
1.	Age(Years)	19 and Less	165	13.8
		20-30	**551**	**45.9**
		30-40	115	9.6
		40-50	344	28.7
		More than 50	25	2.1
2.	Education	Secondary	61	5.1
		Higher Secondary	332	27.7
		Graduate	221	18.4
		Post Graduate	**536**	**44.7**
		Doctorate	50	4.2
3.	Household Income	Less than 20,000	110	9.2
		20,000-40,000	**454**	**37.8**
		40,000-60,000	136	11.3
		60,000-80,000	368	30.7
		More than 80,000	132	11.0
4.	Occupation	Govt. Organization	236	19.7
		Private	**375**	**31.3**
		Housewife	229	19.1
		Student	360	30

*Total sample size

The above Table 4.6 explores that maximum female online shoppers are inthe age group of 20-30 years (45.9%) followed by 40-50 years (28.7%), 19 and less (13.8%), 30-40 (9.6) and more than 50 (2.1%). The highest respondent age group is between 20-30 years old which accounts for 45.9%. This reveals that nearly half the female online shoppers are young.

The statistics related to the education level of the female online shoppers' indicates that majority of the respondents are post graduate (44.7%) followed by higher secondary (27.7%), Graduate (18.4%), secondary (5.1%) and doctorate (4.2%). This shows that mostly female online shoppers are quite highly educated.

However, the statistics regarding the household income of the female online shoppers reveals that maximum of the respondents belong to household income group of 20,000-40,000 (37.8%) followed by 60,000-80,000 (30.7%), 40,000-60,000 (11.3%), more than 80,000 (11%) and less than 20,000 (9.2%).The result implies that female online shoppers whose household income is between 20,000- 40,000 mostly preferred the online shopping.

Finally, the table also shows that maximum number of the respondents are in occupation of private job (31.3%)followed by students (30%), Govt. Organization (19.7%), housewife (19.1%).The result shows that mostly private job and student's female preferred online shopping.

In summary, the result reveals that the maximum of the female online shoppers are young and well educated with the post graduate degree.

4.3 STRUCTURAL EQUATION MODELING - PARTIAL LEAST SQUARE (PLS)

Structural Equation Modeling is a method that aims to illustrate the relationship between various variables and is also characterized into two parts: (1) Measurement Model (2) Structural Model. However, the measurement model (also called outer model) allows the researcher to make use of multiple variables for only dependent or independent variable, on the other hand, the structural model (also called inner model) is considered as the path model related with the independent variables to the dependent variables (Hair et al., 2010).

Similarly, Structural Equation Modeling comprises several statistical methods that enable the assessment of a casual hypothetical networking of relationships relating to latent construct concepts and each explained by the number of indicators (Esposito et al., 2010). SEM determines the variables that are related with each construct and afterward loadings are assessed. In this way, the cross loadings must be avoided whenever the variables are related with the construct (Hair et al., 2010). Moreover, in the structural equation modelling, there are generally two useful methods in the area of consumer behavior and marketing:

1) Covariance based Structural equation modelling (SEM)
2) Partial Least Squares based Structural equation modelling (SEM)

Both of the above data analysis techniques are recognized as second generation approaches (Gefen et al., 2000). The covariance based technique (SEM) that makes use of model fit for comparison among the research models as well as also employed to support theory that suggests the most ideal model fit. In a gist, the result provided the residuals and indices that showed how closely proposed model fits the data instead of best fitted covariance structural model. However, the covariance based technique (SEM) minimizes the difference among the covariance which is anticipated by the hypothetical model (Hair et al., 2010 and Chin 1998). Therefore, CB (SEM) emphasizes only on explanation as well as suitable theory testing technique (Chin and Newsted, 1999).

While Partial least square (SEM) is a path modeling technique that reveals the complex multivariate associations between the exogenous and endogenous variables (Esposito et al., 2010). The Partial least square (SEM) is intended to give explanation on the basis of variance, like "Ordinary Least Squares Multiple Regression technique" (OLS). Thus, this technique has more emphasis on the prediction only (Hair et al., 2010 and Chin and Newsted, 1999). The condition in PLS (SEM) technique is to predict the parameters so that it reduces the residual error of all the dependent variables employed in the proposed research model, instead of determining the variance of all the observable variables is the condition in the CB (SEM) technique (Gefen et al., 2000). Despite the fact that Partial least square technique can also be employed to confirm the theory, PLS can also be used to

recommend whether the associations found between various variables or not as well as offer recommendation for further advanced testing of the model (Chin, 1998).At last, with regard to the application of statistical techniques and software, there is a requirement of SmartPLS software for the application of PLS (SEM), whereas for CB(SEM)technique AMOS software is required. Despite the fact that there are few differences between both the techniques i.e. PLS (SEM) as well as CB (SEM) but the basic condition for assessment of the structural model is identical (Hair et al., 2010). Researcher adopted SmartPLS for investigating both the measurement and structural modeling.

Thus, it is important to note that PLS (SEM) technique has been progressively more used for the structural analysis in contrast to Covariance based (SEM) technique. Partial least square (SEM) technique can be viewed as the most preferred technique especially in the marketing studies and also for assessing several consumer motivations (Hair et al., 2013; Albers, 2009; Fornell and Larcker, 1981).

According to the literature review, the present study focuses on the antecedents and behavioural consequences of E Loyalty among female online shoppers. The understanding of the association among the proposed determinants of E Loyalty has been executed by direct and indirect approaches. Under the indirect framework, relationship between the antecedents (e-service quality, e-reputation, e-satisfaction, e-trust, e-commitment, e-perceived value) and behavioural consequences (repurchase intention and word of mouth) have been proposed to be mediated by E Loyalty. The measurement model for validity and reliability of latent constructs are assessed. A two step SEM analysis is carried out, which includes measurement model and model fit to guarantee the quality of proposed model before evaluating the structural model. The discussion on the association among the antecedents and consequences of E Loyalty is as follows:

4.3.1 Assessment of Measurement Model I

The measurement model is the element of entire model wherein latent variables are specified and the measurement model is employed to estimate the construct validity (Cavana et al., 2001; Churchill, 1979). However, the construct validity defines as "the evaluation of the degree to which it correctly measures what it is supposed to be

measure" (Hair et al., 2010; Malhotra, 2007; Chen and Paul raj, 2004).A few preconditions should be fulfilled involving content validity as well as face validity is done at the time of instrument (Questionnaire) development. Therefore, Reliability, Convergent Validity (CV) and also Discriminant Validity (DV) are used in the measurement model to achieve the construct validity (O'Leary-Kelly and Robert, 1998). As there is no requirement of statistical test for content or face validity. So, this aspect won't be touched upon in the coming chapters. The following section will discuss about the reliability testing and unidimensionality succeeded by convergent as well as discriminant validity of the proposed model.

 In view of the above discussion related to the PLS, the structural equation modelling analysis could be divided into following two portions:

1) The measurement model is related with construct validation.
2) The structural model emphasizes the substantial associations of the already validated constructs in the measurement model.

It is worth noting that the concept of validation is referred to "as demonstrating the measure of unidimensionality (having one underlying construct), reliability (comparatively free of measurement error) and validity (measuring what it should)" (Hair et al., 2013). Particularly, in line with the above specified methodological grounds, this proposed research adopted two step process, first step initiates with estimating the validity of the measurement model and after the assessment of the measurement model, the next step follows the evaluation of the whole structural model. Specifically, this two step method is deemed suitable only when the entire model has theoretically strong justification and also the measures are highly reliable that are used in the particular study.

Moreover, the measurement model indicates how well the hypothetical constructs or latent constructs are measured with regard to observed variables. More importantly, the main aim of the measurement model in SmartPLS tool is to explain that how the manifest variables considered as an important measurement method for the latent construct. So, in the preliminary data analysis, only the unidimensionality and reliability has been identified. The items that are employed to test the measurement model are referred as estimation of outer model that allows the assessment of

structural model as well as hypotheses testing in the next stage. The following section portrays the Unidimensionality and Reliability of the model.

4.3.1.1 Unidimensionality and Reliability

Unidimensionality refers as "a set of items can be explained by a single underlying construct (Hair et al., 2010) and the procedure for assessing unidimensionality requires that the items are significantly associated with an underlying construct as well as each item being associated with only one latent variable" (O'Leary-Kelly and Robert, 1998).The unidimensionality of all the items can be evaluated with the result of the loadings.

Moreover, Reliability refers "to the extent to which measures are free from error, which will generate consistency between the measurements of a variable "(Hair et al., 2010; Pallant, 2005; O'Leary-Kelly and Robert, 1998). In order to ensure the better reliability, Cronbach's Alpha or the coefficient alpha must be more than or equal to .70 (Hair et al., 2010). Although, there is no benchmark minimum criteria for the coefficient alpha, but it is normally decided upon lower limit value of α is > 0.70 (Malhotra, 2007), even in the exploratory research, α is more than or equal to .50 i.e. ($\geq$.50) (Nunnally, 1978).

Additionally, Cronbach's alpha(α) has been taken to assess the homogeneity among the items, where as reliability testing is used for the evaluation of measurement model, in spite of having verified the internal consistency in the outer model (measurement model), it needs also to be calculate the Composite Reliability (CR). Specifically, Composite Reliability is stated as "the internal consistency of indicators measuring the underlying factors" (Fornell and Larcker, 1981). However, the golden rule for composite reliability is $> .70$ that indicates better CR (Hair et al., 2010). In light to above discussion, the CR can be automatically calculated by using SmartPLS software or also calculated by using the following formula:

$$CR \frac{\left(\sum_{i=1}^{n} Ei\right)^2}{\left(\sum_{i=1}^{n} Li\right)^2 + \left(\sum_{i=1}^{n} Li\right)}$$

Where:

L = Standardized factor loading

i = Number of the corresponding item

E = Error variance term for an item

It is essential to another time purify the multiple items of measurement scales for the data analysis. Individual item analysis has been done by inter item correlations and Cronbach's Alpha value is showed in Table 3.4. On the other hand, this data analysis couldn't guarantee the unidimensionality of the measures, which is considered as prerequisite for the valid measurement.

Accordingly in Partial least square, the respective indicator reliability is evaluated by reviewing its loadings(*Y)* or simple correlation values of the measured items with their corresponding latent construct. Subsequently, Table 4.7 portrays the factor loadings of all the components. The loadings of each individual item of each construct above 0.7 are recommended where by items that have loadings(*Y)* less than 0.7 were supposed to be removed (Hair *et al.,* 2010). Moreover, Table 4.7 reveals that the loadings of e-reputation (RE[5]), e-satisfaction (SA[7]), Word of Mouth (WM[5] and WM[7]) have less than 0.7.

Additionally, the unidimensionality of all the items is estimated by examining the factor loading result. The statements should be considerably related with its underlying latent construct. Each item should be related with the latent construct only. The results confirmed that the items incorporated in the particular study are related with its underlying latent variables. Thus, the presence of unidimensionality is confirmed in the present study. The evaluation of reliability is not only examined through the factor loading even the researcher can assess the reliability testing through the resultant values of internal consistency also. Specifically, internal consistency is estimated by means of two measures such as composite reliability and Cronbach's alpha (α). Nunnally and Bernstein (1994) suggested that in the early stages of research, > 0.70 value as the appropriate target for satisfactory reliability and 0.80 are considered as an excellent reliability, which is relevant in the fundamental research. The table 4.7 depicts the assessments of construct factor loadings of Measurement Model I are as follows:

Table 4.7: Construct Factor Loadings of Measurement Model I

Construct's	Items	Factor Loadings
e-service quality (e-SQ)	e-SQ^1	.824
	e-SQ^2	.800
	e-SQ^3	.773
	e-SQ^4	.771
	e-SQ^5	.722
	e-SQ^6	.738
	e-SQ^7	.759
	e-SQ^8	.725
	e-SQ^9	.773
e-reputation (e-RE)	e-RE^1	.880
	e-RE^2	.864
	e-RE^3	.849
	e-RE^4	.815
	e-RE^5	**.565**
	e-RE^6	.838
e-satisfaction (e-SA)	e-SA^1	.848
	e-SA^2	.867
	e-SA^3	.841
	e-SA^4	.850
	e-SA^5	.853
	e-SA^6	.868
	e-SA^7	**.583**
e-trust (e-TR)	e-TR^1	.851
	e-TR^2	.864
	e-TR^3	.776
	e-TR^4	.802
	e-TR^5	.819
	e-TR^6	.850
	e-TR^7	.735
	e-TR^8	.758

Construct's	Items	Factor Loadings
e-commitment (e-CO)	e-CO[1]	.770
	e-CO[2]	.856
	e-CO[3]	.868
	e-CO[4]	.858
	e-CO[5]	.847
	e-CO[6]	.842
	e-CO[7]	.839
e-perceived value (e-PV)	e-PV[1]	.849
	e-PV[2]	.889
	e-PV[3]	.870
	e-PV[4]	.773
	e-PV[5]	.828
	e-PV[6]	.778
E Loyalty (EL)	EL[1]	.889
	EL[2]	.907
	EL[3]	.878
	EL[4]	.821
	EL[5]	.865
	EL[6]	.812
	EL[7]	.844
	EL[8]	.838
repurchase intention (RI)	RI[1]	.876
	RI[2]	.873
	RI[3]	.838
	RI[4]	.849
	RI[5]	.798
	RI[6]	.741
word of mouth (WM)	WM[1]	.870
	WM[2]	.854
	WM[3]	.889
	WM[4]	.887
	WM[5]	**.604**
	WM[6]	.856
	WM[7]	**.547**

Additionally, it can be analyzed from the Table 4.7 that all the measured items have factor loadings greater than 0.7 except the e-reputation (RE[5]), e-satisfaction (SA[7]), word of mouth (WM[5] and WM[7]) those have factor loadings less than 0.7. On the basis of the above calculated results, some poorly fitting items are found and assessment has been done to decide whether to retain or eliminate the poorly fitted items. The result identified that each item is considered as appropriate indicator of its concerned element and can also further continue for assessing the validity. However, the Cronbach's alpha (α) and Composite Reliability (CR) values acceptable measure is 0.70. The value of Cronbach's alpha and the Composite Reliability (CR) exceeded the satisfactory measure for Cronbach's alpha and Composite reliability. Thus, Table 4.8 outlines the Cronbach's alpha (α) and composite reliability results for each constructs.

Table 4.8: Evaluation of Construct's Reliability

Construct's	Cronbach's Alpha(α)	Composite Reliability(CR)
repurchase intention	.910	.930
word of mouth	.900	.923
E Loyalty	.948	.957
e-commitment	.931	.944
e-perceived value	.911	.931
e-reputation	.889	.918
e-satisfaction	.917	.935
e-service quality	.912	.927
e-trust	.924	.938

4.3.1.2 Convergent and Discriminant Validity

Particularly, validity of the constructs can be tested by examining the discriminant validity as well as convergent validity. Both the discriminant validity and convergent validity are the types of validity. However, Convergent Validity (CV) stands "to the extent that the instrument designed to measures the same construct and is related to each other" (Malhotra, 2007). Moreover, the AVE is calculated by considering the indicators related to the respective constructs with aim to determine

the convergent validity. The AVE (Average Variance Extracted value) for each construct is calculated through the SmartPLS software application and can also be computed manually by using the given formula:

$$AVE = \frac{\sum_{i=1}^{n} Li^2}{n}$$

Where :

L = Standardised factor loading

I = Number of the corresponding item

Moreover, Convergent validity is stated as "the principle that the indicators for a given construct should be at least moderately correlated among themselves while discriminant validity implies the extent to which a given construct differs from other constructs." There are two common measures that are used to determine the convergent validity by using the PLS technique are the CR as well as AVE methods. Specifically, AVE can be defined as "the amount of variance that is captured by the construct in relation to the amount of variance due to measurement error". In case the value of AVE < .50, it indicates that the variance as a result of observational error is greater than variance (σ^2) of the construct then the validity of the specific construct and respective indicators is doubtful (Fornell and Larcker, 1981).

Therefore, Convergent Validity (CV) is determined that the AVE value for every construct is considered .50 of the overall variance. Moreover, this specific study discussed the convergent validity by analyzing the path loadings of all the items more than 0.50 is proved to be statistically significant (Hair et al., 2010). It is important to note that if Composite Reliability is >0.70 then the reliability is found to be a suitable indicator for the good Convergent Validity.

The result of Composite Reliability depicts that the value of CR of all the constructs are above the suggested range of .70 (Hair *et al.,* 2010). Convergent Validity is determined if the Composite Reliability value is greater than the AVE and AVE of each construct are greater than .50 (Hair et al., 2006). The result suggests that Convergent Validity suggested is appropriate for the measurement model I because all the factor loadings are strongly related with each of the constructs.

Additionally, AVE involves the variance of the indicators carried by the construct with respect to the overall variance as result of error. The AVE value greater than 0.5 is found to be appropriate (Tenenhaus et al., 2005; Fornell and Larcker, 1981). Discriminant Validity (DV) is defined as the degree to which the measure is for sure new but not just an impression of different variables (Churchill, 1979). Discriminant Validity signifies the degree to which it estimates the constructs and one construct is definitely different from each other. DV (Discriminant validity) specifics "using the method suggested by (Fornell and Larcker, 1981) in which discriminant validity is determined for a construct if its AVE value is greater than its shared variance with any of the other construct".

The results reveal that value of all constructs go beyond the threshold condition of validity. Table 4.8 specifies the convergent validity as the Composite Reliability and Average Variance Extracted of items extracted by construct were not less than 0.9 for Composite Reliability and .502 for Average Variance Extracted. This reveals that more variance (σ) is explained than residual variance of the variable related with a particular latent construct (Falk and Miller, 1992). Table 4.9 showing Convergent and discriminant validity are as follows:

Table 4.9: Convergent Validity and Discriminant Validity

Construct's	AVE	RI	WM	EL	e-CO	e-PV	e-RE	e-SA	e-SQ	e-TR
RI	0.690	**0.830**								
WM	0.637	0.829	**0.798**							
EL	0.735	0.810	0.823	**0.857**						
e-CO	0.707	0.771	0.744	0.780	**0.841**					
e-PV	0.693	0.781	0.757	0.755	0.678	**0.833**				
e-RE	0.655	0.540	0.623	0.501	0.450	0.660	**0.809**			
e-SA	0.675	0.763	0.773	0.722	0.676	0.807	0.735	**0.821**		
e-SQ	0.586	0.541	0.595	0.514	0.471	0.656	0.757	0.697	**0.766**	
e-TR	0.653	0.704	0.752	0.670	0.623	0.776	0.768	0.822	0.745	**0.808**

(**Note:** e-SQ= e-service quality; e-RE= e-reputation; e-TR= e-trust; e-SA= e-satisfaction; e-PV= e-perceived value; e-CO=e-commitment; EL= E Loyalty; RI= repurchase intention; WM= word of mouth.)

Diagonal values (Bold font) signify the square root of AVE of each element and off-diagonal values signify the correlation among the elements.

The Average Variance Extracted has been presented in the above table 4.9. Discriminant validity can be assessed in two ways. Initially, if AVE is greater than 0.5,it implies appropriate discriminant validity (Tenenhaus et al., 2005 and Falk and Miller, 1992), Secondly, the off-diagonal values show the square root of individual AVE that was compared with the correlation among the other latent constructs. The square root of AVE for the individual constructs must exceed the correlation among the constructs with regard to exhibiting the discriminant validity. The diagonal values (bold font) must be bigger than off-diagonals values (Fornell and Larcker, 1981). The result indicates that each and every construct varies effectively from another one construct in the model, as the square root of AVE values of each individual variable is greater than the correlation coefficients of other variables; except the variable such as e-trust and word of mouth. Hence, it needs some deletion of items to demonstrate satisfactory discriminant validity for the model. The figure 4.1 illustrates the results of the Measurement Model I.

In the light of above mentioned measurement model I, as some items of construct have factor loadings less than 0.7, in this way to validate the measurement model, some of the indicators from each construct are needed to be deleted. There are three constructs named e-reputation, e- satisfaction and word of mouth factor loadings < .70. The discarded items are from e-reputation (RE^5) that makes up e-reputation as well as e-satisfaction (SA^7) that make up e-satisfaction and word of mouth (WM^5 and WM^7). The items removed were as follows: from the e-reputation: RE^5- "Having poor reputation to fulfill the promises in online purchasing", e-satisfaction: SA^7- "I am unhappy as purchased apparel online", word of mouth: WM^5 - "Negative news about online retailers affects me", WM^7- "People speaking negative about their online purchase experience attracts my attention".
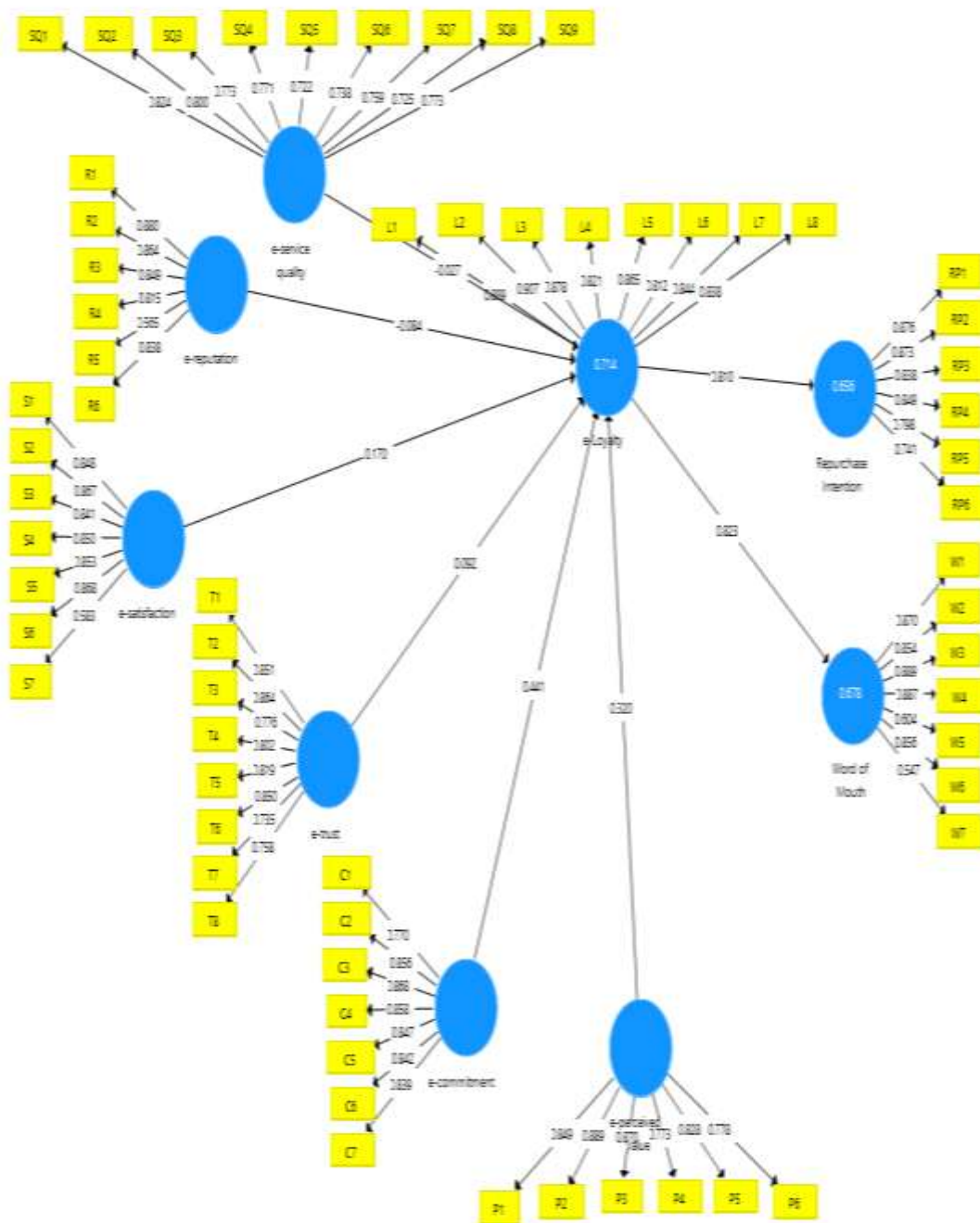
Figure 4.1: Showing the Measurement Model I

4.3.2 Assessment of Measurement Model II

The Table 4.10 shows the refined construct's factor loadings of measurement model II after eliminating the lower factor loadings items are as follows:

Table 4.10: Construct Factor Loadings of Measurement Model II

Construct's	Items	Factor Loadings
e-service quality (e-SQ)	e-SQ[1]	.824
	e-SQ[2]	.800
	e-SQ[3]	.773
	e-SQ[4]	.771
	e-SQ[5]	.722
	e-SQ[6]	.738
	e-SQ[7]	.759
	e-SQ[8]	.725
	e-SQ[9]	.773
e-reputation (e-RE)	e-RE[1]	.894
	e-RE[2]	.884
	e-RE[3]	.867
	e-RE[4]	.824
	e-RE[6]	.845
e-satisfaction (e-SA)	e-SA[1]	.854
	e-SA[2]	.881
	e-SA[3]	.856
	e-SA[4]	.867
	e-SA[5]	.849
	e-SA[6]	.866
e-trust (e-TR)	e-TR[1]	.857
	e-TR[2]	.872
	e-TR[3]	.786
	e-TR[4]	.817
	e-TR[5]	.826
	e-TR[6]	.842
	e-TR[8]	.740

Construct's	Items	Factor Loadings
e-commitment (e-CO)	e-CO^1	.770
	e-CO^2	.856
	e-CO^3	.868
	e-CO^4	.858
	e-CO^5	.847
	e-CO^6	.842
	e-CO^7	.839
e-perceived value (e-PV)	e-PV^1	.849
	e-PV^2	.889
	e-PV^3	.870
	e-PV^4	.773
	e-PV^5	.828
	e-PV^6	.778
E Loyalty (EL)	EL^1	.889
	EL^2	.907
	EL^3	.878
	EL^4	.821
	EL^5	.865
	EL^6	.813
	EL^7	.844
	EL^8	.838
repurchase intention (RI)	RI^1	.876
	RI^2	.873
	RI^3	.838
	RI^4	.849
	RI^5	.798
	RI^6	.741
word of mouth (WM)	WM^1	.891
	WM^2	.876
	WM^3	.901
	WM^4	.896
	WM^6	.872

4.3.2.1 Multicollinearity Test

Multicollinearity is a situation where in IV (Independent Variables) of the model is strongly linearly correlated with each other. The test of Multicollinearity is executed by using SmartPLS application and checked the values of variance inflating factor (VIF) (Pallant, 2005). There will be collinearity problem in the result if the VIF value is 5 and more than 5 (Hair et al., 2011). In this way, to test the Multicollinearity, the VIF should be less than 5. The calculated values are presented in Table 4.11. The result indicates that the VIF values for all the variables relationship are less than 5. This shows that there is no collinearity problem.

Table 4.11: Multicollinearity Test

Variables Tested	Variance Inflating Factor (VIF)
e-CO→EL	2.118
EL→RI	1.000
EL→WM	1.000
e-PV→EL	3.468
e-RE →EL	3.148
e-SA →EL	4.322
e-SQ →EL	2.882
e-TR→EL	4.224

As discussed elaborately in the above section, Composite Reliability measure is employed to evaluate the internal consistency. Composite reliability is referred to "as the total amount of true score variance in relation to the total score variance". As per the recommendation of Fornell and Larcker, (1981) criterion indicated that the Composite Reliability value must be .70 or > than .70. In view of the results shown in table 4.12, Composite Reliability of all the latent variables have greater than .70; thus, the measurement model II showed the satisfactory internal consistency. As per Malhotra and Birks (2007), the Cronbach's alpha value (α) ranging from zero to one and if α is .6 or less dictates inadequate internal consistency reliability of the constructs. As investigated from table 4.12 the Cronbach's alpha of each construct is higher than .90 showing very good measurement reliability are as follows:

Table 4.12: Construct Reliability for Measurement Model II

Construct's	Cronbach's Alpha(α)	Composite Reliability(CR)
repurchase intention	.910	.930
word of mouth	.932	.949
E Loyalty	.948	.957
e-commitment	.931	.944
e-perceived value	.911	.931
e-reputation	.915	.936
e-satisfaction	.931	.946
e-service quality	.912	.927
e-trust	.919	.935

4.3.2.2 Convergent and Discriminant Validity

As discussed in measurement model I about the discriminant validity that the two constructs i.e. e-trust and word of mouth do not fulfil the condition of good discriminant validity. Discriminant validity is a method to check the dissimilarity between the different constructs of measurement tools. Fornell and Lacker (1981) has given important definition for discriminant validity that implies "it is determined only when the square root of AVE for each construct exceeds its correlation with any other latent variable and also reveal that each construct shares more variance with its indicators than with other constructs".

Table 4.13: Reliability and Validity Criteria of Measurement Model

Measures	Threshold value
Item loadings	.70 (Hair et al., 2010; Hulland 1999)
Cronbach's alpha coefficient(α)	α>.70(George and Mallery,2011)
Average variance extracted(AVE)	.50 (Hair et al.,2006
Composite reliability(CR)	>.70 (Hair et al.,2010)
Average communality(AC)	.50 (Henseler et al.,2009)

However, with regard to fulfilling the criteria for discriminant validity, certain items with low factor loadings are deleted. Table 4.14 reveals that the results meet the satisfactory condition of discriminant validity which implies that square root of AVE of each construct exceeds their correlation coefficient with any other latent variable in the proposed measurement model II.

Table 4.14: Convergent Validity and Discriminant Validity for Measurement Model II

Construct's	AVE	RI	WM	e-CO	EL	e-PV	e-RE	e-SA	e-SQ	e-TR
RI	0.690	**0.830**								
WM	0.787	0.824	**0.887**							
e-CO	0.707	0.771	0.734	**0.841**						
EL	0.735	0.810	0.820	0.780	**0.857**					
e-PV	0.693	0.781	0.744	0.678	0.755	**0.833**				
e-RE	0.745	0.518	0.571	0.433	0.476	0.643	**0.863**			
e-SA	0.743	0.744	0.745	0.663	0.707	0.799	0.724	**0.862**		
e-SQ	0.586	0.541	0.580	0.471	0.514	0.656	0.761	0.696	**0.766**	
e-TR	0.674	0.707	0.737	0.630	0.676	0.770	0.748	0.815	0.737	**0.821**

Note: AVE=Average Variance Extracted

e-SQ= e-service quality; e-RE= e-reputation; e-TR= e-trust; e-SA= e-satisfaction; e-PV= e-perceived value; e-CO= e-commitment; EL= E Loyalty; RI= repurchase intention; WM= word of mouth.

Note:-Diagonal values (Bold font) are the square root of AVE for each element and off diagonal values illustrate the correlations among the elements.

Furthermore, this statistical information indicated that each construct is highly associated with its indicators instead of the indicators of other constructs. In this way, above mentioned results give solid proof of excellent discriminant validity between the constructs. Hence, the next step analysis can be done on the path modelling method and the figure 4.2 illustrates the results of Measurement Model II is as follows:
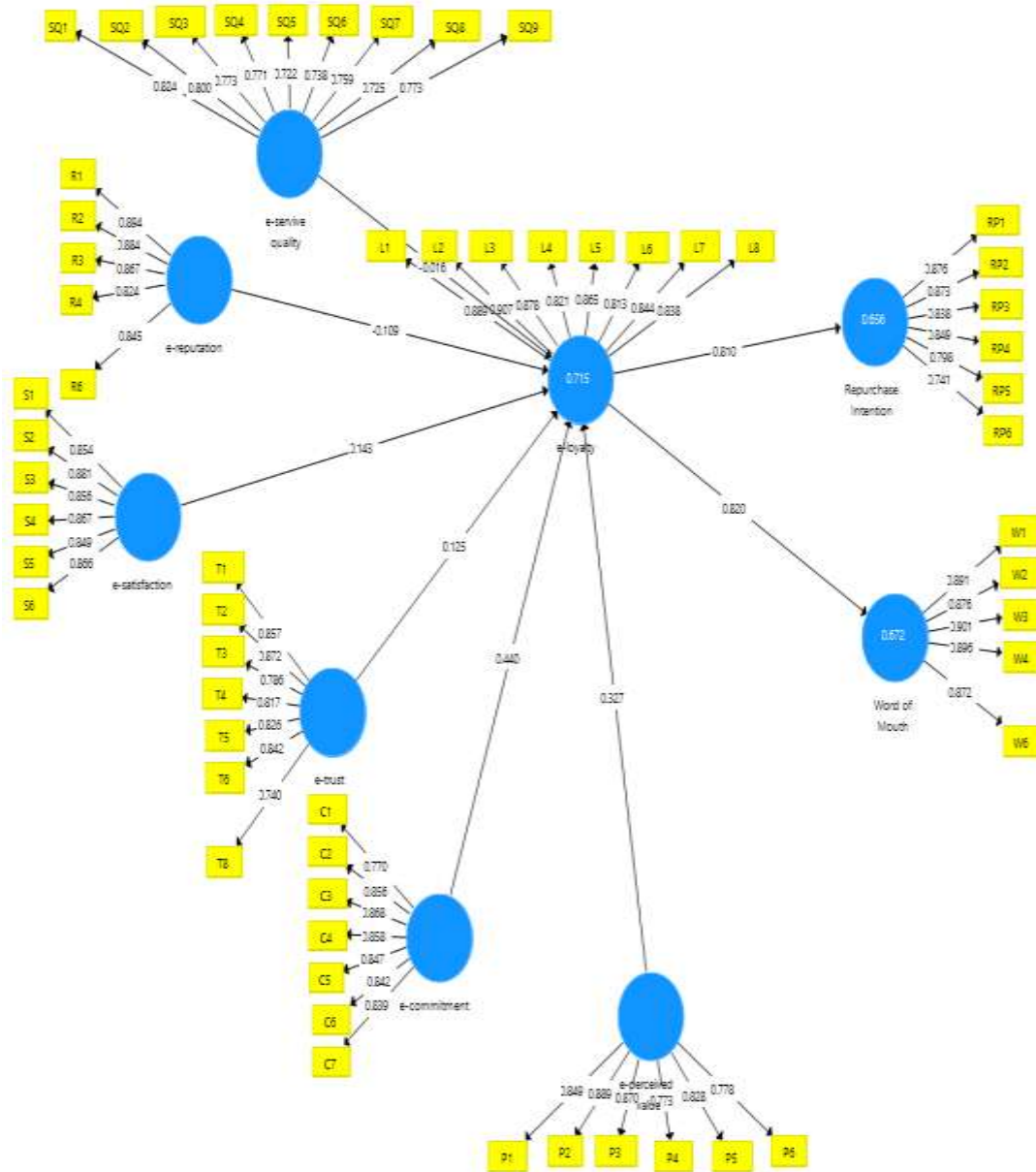
Figure 4.2: Showing the Measurement Model II

4.3.3 Structural Equation Assessment Model

The structural model or inner model is the theoretical model that depicts the relation between the manifest variables and latent variables. Generally, it has been identified that as the elements of an entire model that connects one construct to other construct through the path co-efficient or the parameter values obtained for the proposed hypotheses. Particularly, each measured path co-efficient (β) is checked for its corresponding statistically significance for the relationship of hypotheses that also

includes standard errors as well as *t*-statistics (Bryne, 2010). Furthermore, Hair et al., (2010) verified that the level of significance of the β and R^2 measure are the primary estimation criterion for the structural model. The reason behind this statement is that the purpose of the prediction directed Partial least square (SEM) method is to describe the dependent variables variance in which the key construct must be strongly dependent. Though the path co-efficients (β) and R^2 of the inner model are also described as standardized beta co-efficients of "Ordinary Least Squares Regression technique" (OLS). The below section discusses in detail about the bootstrapping and path modelling techniques alongside this how these techniques can be associated with the testing of proposed hypothesis (Hair et al., 2011). Subsequently, the structural model presents an important as well as suitable description for path relationships among the whole set of latent constructs. The inner model also allows description of direct effect, indirect effect and both direct as well as indirect effect (total effects) of the exogenous construct on the endogenous constructs.

Based on the above acceptable measurement model, the structural model is used to explore the hypotheses testing. The development of the measurement models has helped to reduce the data in terms of appropriate number of suitable and consistent variables that could be employed in the last stage for assessing the structural model. The results of measurement model reveal satisfactory level for reliability, Convergent Validity (CV) as well as the Discriminant Validity (DV). This allows the researcher to carry on with the structural model (inner model), mediation effect and hypotheses testing.

Furthermore, the validation of the structural model as well as hypotheses testing has been explored in this following section. The structural model states the casual relationships within the constructs and also examining direct or indirect influence of construct on each other or how well changes the values of other constructs in the proposed model.

Therefore, the following section elaborates on the structural model in which 6 constructs are taken named e-service quality(e-SQ), e-reputation(e-RE), e-satisfaction(e-SA), e-trust(e-TR), e-commitment(e-CO) and e-perceived value(e-

PV)are considered as exogenous variables and E Loyalty(EL), repurchase intention(RI) and word of mouth(WM) are taken as endogenous constructs for the present study. The evaluation of validity of the structural model includes reviewing the model fit and testing the structural relationships between E Loyalty and six latent constructs, observed variables and hypotheses. The assessment of the structural model begins with the bootstrapping technique as elaborated in the below section:

4.3.3.1 Bootstrap Simulation

The several subsamples can be generated from the original data by using the bootstrap technique (Bryne, 2010). The fundamental importance behind the bootstrap technique is that it analyzes the parameter distributions in contrast to each created sample. Thus, these distributions provide the bootstrapping sampling statistics related with parametric inferential statistics. "Bootstrapping is a re-sampling approach that draws random samples (with replacements) from the data and uses these samples to estimate the path model multiple times under slightly changed data constellations and each bootstrap sample ought to have the same number of cases as the original sample" (Hair et al., 2013).

Furthermore, the bootstrapping technique is real and empowers the assessment of the parametric values within the repetitive samples that have been taken through the replacement from the primary sample that is not possible in the traditional statistical methods (Bryne, 2010). With regard to traditional methods, comparison is done on the basis of non-finite number of samples that have been hypothetically taken from the specific population. Essentially, the inferential approach of sample distribution is depends on available analytical equations in which there is requirement of normality assumption while the bootstrap technique is seen as free from this type of limitations. The *t*-statistic is calculated by using the bootstrapping approach to check the significance.

PLS employs non-parametric statistic based bootstrapping technique that "includes repeated random sampling with a replacement from the original sample to form a bootstrap sample and to get standard errors for the testing of hypothesis. The bootstrapping method makes a big, pre-specified number of bootstrap samples"(Hair et al., 2011; Davison and Hinkley, 1997).

Table 4.15 indicated the standardised parameters taken from bootstrap simulation technique. The t-values that are >1.96 and statistical significant at accepted five percent level of significance are employed to verify the substantial association among the constructs (Tenenhaus *et al.,* 2005).

In addition, both t-statistics as well as path co-efficients investigated for the structural model are shown in Table 4.15. As per the table, it can also be explored that t-values and p-values (at five percent level of significance)by using the bootstrap technique showed that all the relationship are significant except that there is no significant association between **e-SQ→EL** as t=0.535< 1.96, p>0.05.

Table 4.15: Standardized Parameters through the Bootstrap Technique

Hypothesised Relationship	Mean	Std. Deviation	t-values	β	p-values
e-CO→EL	0.435	0.038	11.615*	0.440	0.000
EL→RI	0.810	0.012	65.706*	0.810	0.000
EL→ WM	0.820	0.013	65.158*	0.820	0.000
e-PV→ EL	0.329	0.037	8.847*	0.327	0.000
e-RE→ EL	-0.107	0.033	3.281*	-0.109	0.001
e-SA→ EL	0.145	0.036	3.947*	0.143	0.000
e-SQ→ EL	-0.016	0.029	**0.535**	-0.016	**0.593**
e-TR→ EL	0.124	0.039	3.210*	0.125	0.001

* Significant if > 1.96

4.3.3.2 Assessment of Structural Path Modelling

Hair et al., (2011) explains that the PLS method determines the results of structural equation modelling from 5000 bootstrap samples. Afterwards, the repetitive bootstrap measurements are used to form an empirical sampling distribution for each parameter related to the model and the value of standard deviation of empirical sampling distribution is utilize as an alternative for the empirical Standard Error(SE) for the parameter in the model. The bootstrap technique provides the path co-efficients are regarded as an estimate of the sampling distribution.

As per the (Vinzi et al., 2010), the PLS (Partial Least Square) path modeling method interchanges the measurement model (also called outer model) and structural model (also called inner model) assessment stages by recurring until convergence. The estimates of the latent construct values are acquired upon the convergence. Hence, it gives a direct estimate of the individual latent variable values as sum of manifest variables that normally include observational error. At last, the β co-efficients are assessed though the Partial least square method.

The above all in PLS (partial least square) analysis is based on the variance and determining the relevance of entire path estimates. Thus, the predictive power of the structural model is evaluated by utilizing the R^2 values of the endogenous variables. In other words, R^2 can also be defined as "the coefficient of determination which is the measure of how much variability in outcome is accounted by the exogenous variables" (Tabachnick et al., 2007 and Hair et al., 2006). Communality can be defined as "the squared correlation between the indicator variables and its latent variable and measures the capacity of indicator variables to describe the related latent variables". The indicator variables for e-service quality are e-SQ^1, e-SQ^2, e-SQ^3, e-SQ^4, e-SQ^5, e-SQ^6, e-SQ^7, e-SQ^8 and e-SQ^9. In this way, formula for calculating the communality for the indicator variable is given below:

$$Communality = [Var(X)]^2$$

Suppose that latent construct X (service quality) with X1, X2, X3........Xn considered as an indicator variable and *Var(X)* shows the loadings of the indicator variables. The formula for calculating the average communality is given below:

$$Average\ Communality = \frac{\sum [Var(X)]^2}{n}$$

Where n in the formula indicates the number of indicator variables of particular latent variable. For instance, average communality of service quality is equal to total communality of e-SQ^1 to e-SQ^9 divided by nine (n=9).

Nevertheless, the path co-efficients (β) and R^2 values that are determined from the PLS output give the statistical base for testing the hypotheses to verify whether the hypotheses relationships are statistically significant or not. The β co-efficient shows

the strength of the association within the latent and indicator variables. In addition, R^2 describes the predictive power of research model with respect to endogenous variables. However, the value of R^2 fluctuate in accordance with the number of independent variables such as higher the number of independent variables gives higher value of R^2 and vice versa (Chin, 1998).

Table4.16: Predictive Power of R^2, Communality and Redundancy

Construct's	R^2	Communality	Redundancy
e-service quality	–	0.586	–
e-reputation	–	0.745	–
e-satisfaction	–	0.743	–
e-trust	–	0.674	–
e-commitment	–	0.707	–
e-perceived value	–	0.693	–
E Loyalty	0.715	0.735	0.3616
repurchase intention	0.656	0.690	0.4474
word of mouth	0.672	0.787	0.5271
Average	0.681	0.707	
GoF	0.6938		

Similarly, the coefficient of determination (R^2) values of latent variables indicated the predictive power in the structural model. The R^2 values are 0.190, 0.330 and 0.670 indicates the weak, moderate and substantial predictive power (Tenenhaus et al., 2005 and Chin, 1998). Therefore, it can be analyzed from the Table 4.16 that predictive power of variance (R^2) of endogenous variables was at 0.715 for E Loyalty, 0.656 for repurchase intention and 0.672 for word of mouth that indicated that the path co-efficients of structural model has substantial predictive power of R^2 values of the construct.

4.3.3.3 Summary of the Structural Model

The following Table 4.17 indicates the different measures and threshold values for evaluating the structural model.

Table 4.17: Evaluation Criteria of Structural Model

Measures	Threshold	Method
Coefficient of determination(R^2)	>0.19	Coefficient of determination means to "measure the variability in the outcome is accounted by the exogenous variables" (Tabachnick *et al.,* 2007).
Path co-efficient(β)	(a) Strength 　< 0.20 (weak) 　0.20 to 0.50 (moderate) 　> 0.50 (strong) (b) Significance by means of *t*-values 　>1.96 at α =0.05 (c) Significance by means of *p*- values 　*p*< 0.05 at α = 0.05	Calculated by using Bootstrap technique

4.3.3.4 Quality Index Criterion

Path modeling is a variance oriented model that is highly focussed to prediction only. Thus, the predictive capability of model is very important so as to validate the PLS model. Hence, both measurement model and structural model are needed to be validated and it also should be noted that model validation and construct validation are not same even both are different. The PLS path modeling comprising of three different indexes for testing the model fit namely;(1) Communality Index (CI)(2) Redundancy Index (RI)(3) Goodness of Fit (GoF)index to validate the model. Subsequently, researcher runs SmartPLS for calculating the communality and redundancy index, whereas GoF suppose to be calculated manually by using the formula.

GoF (Goodness of Fit) can be calculated by the Geometric Mean(Π) of both the measures average communality and average R^2 by means of the given formula:

$$GoF = \sqrt{[(average\ communlaity) \times (average\ R2)]}$$

The results of the communality and redundancy approaches are also displayed in Table 4.16. The vital component for the evaluation of structural model is that it evaluated the fit indexes that showing the predictive power of measurement and structural model relationships.

Subsequently, Goodness of Fit (GoF) criterion is utilized as an efficient tool to resolve the particular problem as it serves as an index for validates the estimated Partial Least Square (PLS) model. The basic condition for assessing the GOF was discussed in the above part. The calculation for GOF is as follows:

$$GoF = \sqrt{[(0.681) \times (0.707)]}$$

$$GoF = 0.6938$$

The value of GoF lies from zero to one where the higher GoF value implies better estimated path model (Henseler et al., 2009). The calculation reveals that the final resultant value of GoF= 0.6938 is exceeding the threshold value of 0.25 (Wetzels et al., 2009) is referred as appropriate and satisfactory model (Tenenhaus et al., 2005).

4.3.3.5 Hypotheses Testing

Both the path co-efficients (β) and the R^2 values are the result of the contending models that do the testing of the hypothesis and statistically verify the significance of the hypotheses relationships. Path co-efficients signify the strength and explanation of the relationships among the exogenous (independent variables) and endogenous (dependent variables). Moreover, R^2 depicts the predictive power of the estimated model. The bootstrap re-sampling data technique is employed for calculating the t-values with aim to establish the significance of path. The bootstrapping is a basic statistical approach for evaluating ambiguity through re-sampling data technique with replacement (Chin, 1998).In this way, so as to make sure that the proposed hypotheses are in line with the R^2value. The value of R^2 should be more to guarantee that the predictive power of the relationship along with a statistical acceptable *t*-value> than 1.96. The hypothesized relationships are based on the theoretical framework that has been explained in the chapter 3. Table 4.18 sketches the hypothesized relationships of this particular study. The path coefficients

are examined so as to evaluate the significance of hypothesised relationship and the corresponding *t*-values. The following section will elaborately discuss this concept.

Table 4.18: List of Relationships and Hypotheses

Relationship	Hypotheses	
e-SQ → EL	H_{01}	No significant effect of e-SQ on EL among female online shoppers.
	H_{A1}	Significant effect of e-SQ on EL among female online shoppers.
e-RE→ EL	H_{02}	No significant effect of e-RE on EL among female online shoppers.
	H_{A2}	Significant effect of e-RE on EL among female online shoppers.
e-SA→ EL	H_{03}	No significant influence of e-SA on EL among female online shoppers.
	H_{A3}	Significant influence of e-SA on EL among female online shoppers.
e-TR→ EL	H_{04}	No significant influence of e-TR on EL among female online shoppers.
	H_{A4}	Significant influence of e-TR on EL among female online shoppers.
e-CO→EL	H_{05}	No significant influence of e-CO on EL among female online shoppers.
		Significant influence of e-CO on EL among female online shoppers.
e-PV→ EL	H_{06}	No significant influence of e-PV on EL among female online shoppers.
	H_{A6}	Significant influence of e-PV on EL among female online shoppers.
EL→RI	H_{07}	No significant effect of EL on RI among female online shoppers.
	H_{A7}	Significant effect of EL on RI among female online shoppers.
EL→ WM	H_{08}	No significant effect of EL on WM among female online shoppers.
	H_{A8}	Significant effect of EL on WM among female online shoppers.

(**Note:**-e-SQ= e-service quality; e-RE= e-reputation; e-TR= e-trust; e-SA= e-satisfaction; e-PV= e-perceived value; e-CO= e-commitment; EL= E Loyalty; RI= repurchase intention; WM= word of mouth.)

4.3.3.5 Hypotheses Testing on Path Co-efficients

Table 4.17 indicates the standardised parameters of the research models that result from the bootstrap technique. The *t*-statistics describes the association among the latent constructs if the calculated *t*-value is > than1.96, that depicts statistically significant by considering the accepted level of significance as five percent. Thus, the results showed that H_{05}, H_{07}, H_{08}, H_{06}, H_{02}, H_{03} and H_{04} statistically significant with the path co-efficients at .440, .810, .820, .327, -0.109, .143 and .125.

The proposed hypotheses are offered as:

The first two null hypotheses (H_{01} and H_{02}) as well as alternative hypotheses (H_{A1} and H_{A2}) are related to measuring the effect of e-service quality (e-SQ) and e-reputation (e-RE) on E Loyalty (EL) among female shoppers and expressed as-

Null   *H_{01}: There is no significant effect of e-SQ on EL among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of *t*-value and *p*-value (accepted level of significance as five percent). The table 4.19 illustrates that *t*-value of **e-SQ→ EL** is less than 1.96(t=0.535<1.96, *p*> than .05).Hence, H_{01} is accepted that e-SQ has no significant effect on EL among female online shoppers and conclude the insignificant effect of e-service quality on the E Loyalty.

Alternative   *H_{A1}: There is significant effect of e-SQ on EL among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of *t*-value and *p*-value (accepted level of significance as five percent). The table 4.19 outlines that t-value of **e-SQ→ EL** is less than 1.96(t=0.535<1.96, *p*>than .05). Hence, H_{A1} is rejected as there is considerable effect of e-SQ on EL among female online shoppers.

Null H_{02}: There is no significant effect of e-RE on EL among female online shoppers.

The decision for the above mentioned hypothesis has been taken on the basis of *t*-value and *p*-value (accepted level of significance as five percent). However, the table 4.19 displays that *t*-value of **e-RE→ EL** is more than 1.96 (t=3.281>1.96, p<than .05).Hence, H_{02} is rejected as there is no substantial effect of e-RE on EL among female online shoppers.

Alternative H_{A2}: *There is significant effect of e-RE on EL among female online shoppers.*

However, the decision for the above mentioned hypothesis has been taken on the basis of *t*-value and *p*-value (accepted level of significance as five percent). The table 4.19 demonstrates that *t*-value of **e-RE→ EL** is greater than 1.96 (t=3.281>1.96,p< than 0.05).The results are in support of H_{A2} as there is significant effect of e-RE on EL among female online shoppers.

Next null hypotheses are (H_{03} to H_{06}) and alternative hypotheses (H_{A3} to H_{A6}) related to measure the influence of e-satisfaction(e-SA), e-trust(e-TR), e-commitment(e-CO) and e-perceived value(e-PV) on the E Loyalty (EL) are expressed as-

Null H_{03}: *There is no significant influence of e-SA on EL among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of *t*-value and *p*-value (accepted level of significance as five percent). However, the table 4.19 illustrates that *t*-value of **e-SA→ EL** is greater than 1.96 (t=3.947>1.96, p< than .05). Hence, H_{03} is rejected as there is no substantial influence of e-SA on EL among female online shoppers.

Alternative H_{A3}: *There is significant influence of e-SA on EL among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of *t*-value and *p*-value (accepted level of significance as five percent). However, the table 4.19 outlines that *t*-value of **e-SA→ EL** is greater than 1.96(t=3.947>1.96,

p<than.05). The results are in support of H_{A3}as there is significant effect of e-SA on EL among female online shoppers.

Null *H_{04}: There is no significant influence of e-TR on EL among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of *t*-value and *p*-value (accepted level of significance as five percent). However, the table 4.19 displays that *t*-value of **e-TR→ EL** is greater than 1.96 and p-value is less than .05 (*t*=3.210>1.96, *p*< than .05).Hence, H_{04} is rejected since there is no symbolic influence of e-TR on EL among female online shoppers.

Alternative *H_{A4}: There is significant influence of e-TR on EL among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of *t*-value and *p*-value (accepted level of significance as five percent). However, the table 4.19 displays that *t*-value of **e-TR→ EL** is more than minimum acceptable limit of 1.96 and *p*-value is less than .05 (*t*=3.210>1.96,*p*< than .05).The results are in support of H_{A4}as there is significant effect of e-TR on EL among female online shoppers.

Null *H_{05}: There is no significant influence of e-CO on EL among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of *t*-value and *p*-value (accepted level of significance as five percent). However, the table 4.19 outlines that t-value of **e-CO→ EL** is greater than minimum acceptable limit of 1.96 and *p*-value is less than .05 (*t*=11.615>1.96, *p*< than .05).Hence, $H_{05}$is rejected that there is no symbolic effect of e-CO on EL among female online shoppers.

Alternative *H_{A5}: There is significant influence of e-CO on EL among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of *t*-value and *p*-value (accepted level of significance as five percent). However, the

table 4.19 portrays that t-value of **e-CO→ EL** is greater than minimum acceptable limit of 1.96and p-value is less than .05 (t=11.615>1.96, p< than 0.05).The results are in favour of H_{A5} that there is symbolic effect of e-CO on EL among female online shoppers.

NullH_{06}: *There is no significant influence of e-PV on EL among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of t-value and p-value (accepted level of significance as five percent). However, the table 4.19 reveals that t-value of **e-PV→ EL** is greater than minimum acceptable limit of 1.96 and p-value is less than .05 (t=8.847>1.96, p< than .05).Thus, H_{06} is rejected as e-PV has no significant influence on EL among female online shoppers.

AlternativeH_{A6}: *There is significant influence of e-PV on EL among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of t-value and p-value (accepted level of significance as five percent). However, the table 4.19 shows that t-value of **e-PV→ EL** is greater than minimum acceptable limit of 1.96 and p-value is less than .05 (t=8.847>1.96, p< than .05).The results are in favour of H_{A6}since there is significant effect of e-PV on EL among female online shoppers.

The last two null hypotheses are (H_{07} to H_{08}) and alternative hypotheses (H_{A7} to H_{A8}), related to examine the behavioral aspects of E Loyalty among female shoppers for apparel and expressed as-

NullH_{07}: *There is no significant effect of EL on RI among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of t-value and p-value (accepted level of significance as five percent). However, the table 4.19 demonstrates that t-value of **EL→ RI** is greater than minimum acceptable limit of 1.96 and p-value is less than .05 (t=65.706>1.96, p< than .05).Subsequently, H_{07} is rejected as there is no significant effect of EL on RI among female online shoppers.

Alternative H_{A7}: *There is significant effect of EL on RI among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of *t*-value and *p*-value (accepted level of significance as five percent). However, the table 4.19 exhibits that *t*-value of **EL→ RI** is greater than minimum acceptable limit of 1.96and *p*-value is less than .05 (*t*=65.706>1.96, *p*< than .05).The results are in line of H_{A7} as there is significant effect of EL on RI among female online shoppers.

Null H_{08}: *There is no significant effect of EL on WM among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of *t*-value and *p*-value (accepted level of significance as five percent). However, the table 4.19 displays that *t*-value of **EL→ WM** is more than 1.96 and *p*-value is less than .05 (*t*=65.158>1.96, *p*< than .05).Hence, H_{08} is rejected since there is no significant effect of EL on WM among female online shoppers.

Alternative H_{A8}: *There is significant effect of EL on WM among female online shoppers.*

The decision for the above mentioned hypothesis has been taken on the basis of *t*-value and *p*-value (accepted level of significance as five percent).

Table 4.19: Result of Hypotheses Testing Using Structural Model

Hypotheses		*t*-statistic	β co-efficients	Empirical Conclusions
e-CO→EL	H_{A5}	11.615*	0.440	Supported
EL→RP	H_{A7}	65.706*	0.810	Supported
EL→WM	H_{A8}	65.158*	0.820	Supported
e-PV→ EL	H_{A6}	8.847*	0.327	Supported
e-RE→ EL	H_{A2}	3.281*	-0.109	Supported
e-SA→ EL	H_{A3}	3.947*	0.143	Supported
e-SQ→ EL	H_{A1}	0.535	-0.016	Not Supported
e-TR→EL	H_{A4}	3.210*	0.125	Supported

* Significant if t-statistic > than 1.96

However, the table 4.19 portrays that *t*-statistic of **EL→ WM** is greater than minimum acceptable limit of 1.96 and p-value is less than .05 (*t*=65.158>1.96, *p*< than .05). The results are in support of H_{A8} as there is significant effect of EL on WM among female online shoppers.

Table 4.19 shows that all the paths towards E Loyalty, repurchase intention and word of mouth are significant and provide the theoretical and managerial suggestions. There is symbolic relationship and strength within E Loyalty and word of mouth (*β*=.820 or 82% and *t*= 65.158) followed by E Loyalty to repurchase intention (*β*= .81 or 81% and *t*= 65.706) and lowest value among the e-trust and E Loyalty (β= 0.125 or 12% and *t*=3.210). As already described in Table 4.16, it reveals that the(R^2) for proposed research model is 0.715 for E Loyalty, 0.656 for repurchase intention and 0.672 for word of mouth and the GoF (Goodness of fit)value of the proposed model is 0.6938. In view of the above results, it can be interpretated that the proposed model is viewed to be satisfactory (Tenenhaus et al., 2005).
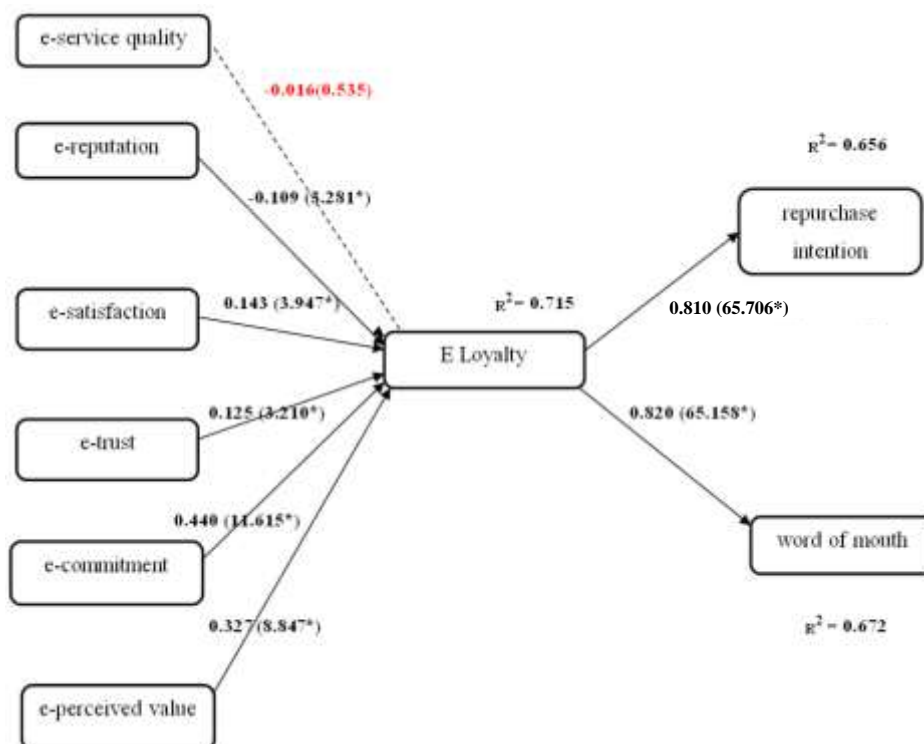
* Significant if *t*-statistic > than 1.96

Figure 4.3: Statistical Significance of Path Co-efficients

Table 4.19 portrays that the results have been supported the hypotheses H_{A5}, H_{A7}, H_{A8}, H_{A6}, H_{A2}, H_{A3}, and $H_{A4}$by the β co-efficient and significant *t*-values, whereas H_{A1} (Alternative hypothesis) is not accepted because of the insignificant *t*-value= 0.535<1.96, p>0.05. Figure 4.3specified the final validated model including the resultant values of the path coefficients, t-values as well as R^2.

4.4   MEDIATION EFFECTS ON PLS PATH MODELS

Baron and Kenny's (1986) established criteria for testing the mediation effect and this criteria is very important as it is cited by around 12,688 journal articles and the citations are supposed to grow stronger year by year (Zhao et al., 2010).

There is need to perform three test so as to ascertain that an exogenous(independent) variable has an impact on the endogenous (dependent) variable with mediating (intervening) variable. It is essential to comprehend that so as to test mediation effect three conditions needs to be satisfied. As per the first condition, the independent variable should be display the direct affect of the dependent variable without the mediation effect, in the second condition, the independent variable must be shown dependent variable through the mediator's effect. In the last or third condition, both direct effect of independent to dependent and indirect affect through the mediator must be examined. Sequentially, certain suggestions are given by (Baron and Kenny, 1986) so as to interpret the mediation effect is follows:

1)   Mediation is considered to be a powerful method when there appears to be an indirect effect and no direct effect. Though, the strength of mediation is ought to be determined by amount of the indirect effect not due the absence of the direct effect.

2)   There is no such requirement that the significant impact to be mediated in second condition, there must be only need to determine mediation that the indirect effect assumes to be relevant.

Moreover, it has been already explained that the testing for mediation effects in the PLS-SEM is done by using the bootstrap test and the next section will explain the blindfolding test. The method for examining the competing models is also used in the present study (Henseler and Chin, 2010). This research model suggested E

Loyalty as a mediator variable of the six variables: e-service quality, e-reputation, e-satisfaction, e-trust, e-commitment and e-perceived value. As discussed above with reference to analyzing the mediation effect of E Loyalty and also raises the concern that in what manner E Loyalty can be acceptable as a construct in the research model. Thus, it is also feasible to preclude the chance of considering the direct effect of the six exogenous variables: e-service quality, e-reputation, e-satisfaction, e-trust, e-commitment and e-perceived value on the endogenous variables such as repurchase intention and word of mouth.

In order to strengthen the theoretical presumption of perfect mediation with the empirically tested results, E Loyalty is checked as the mediator and has 6 latent variables in the proposed research model. The research model III is used for performing the mediation analysis by comparing the direct as well as indirect path effect(s). The mediation analysis is done by following the Baron and Kenny (1986) procedure, as shown in Figure 4.4.
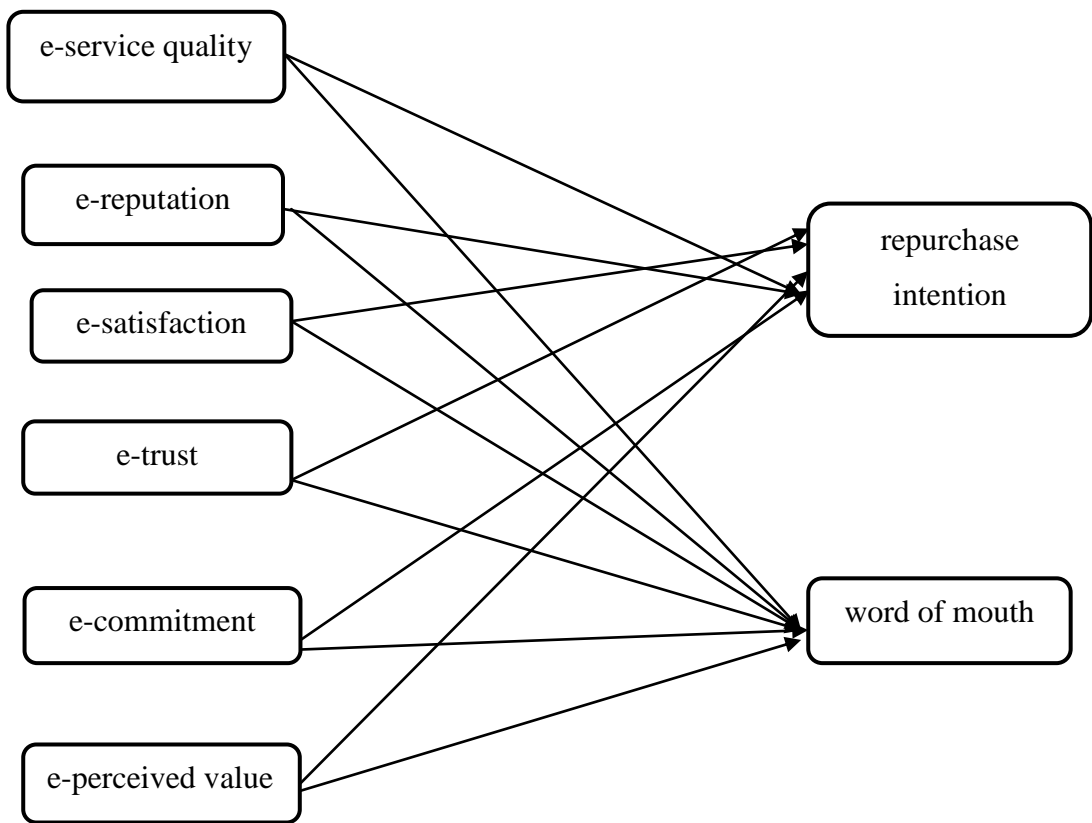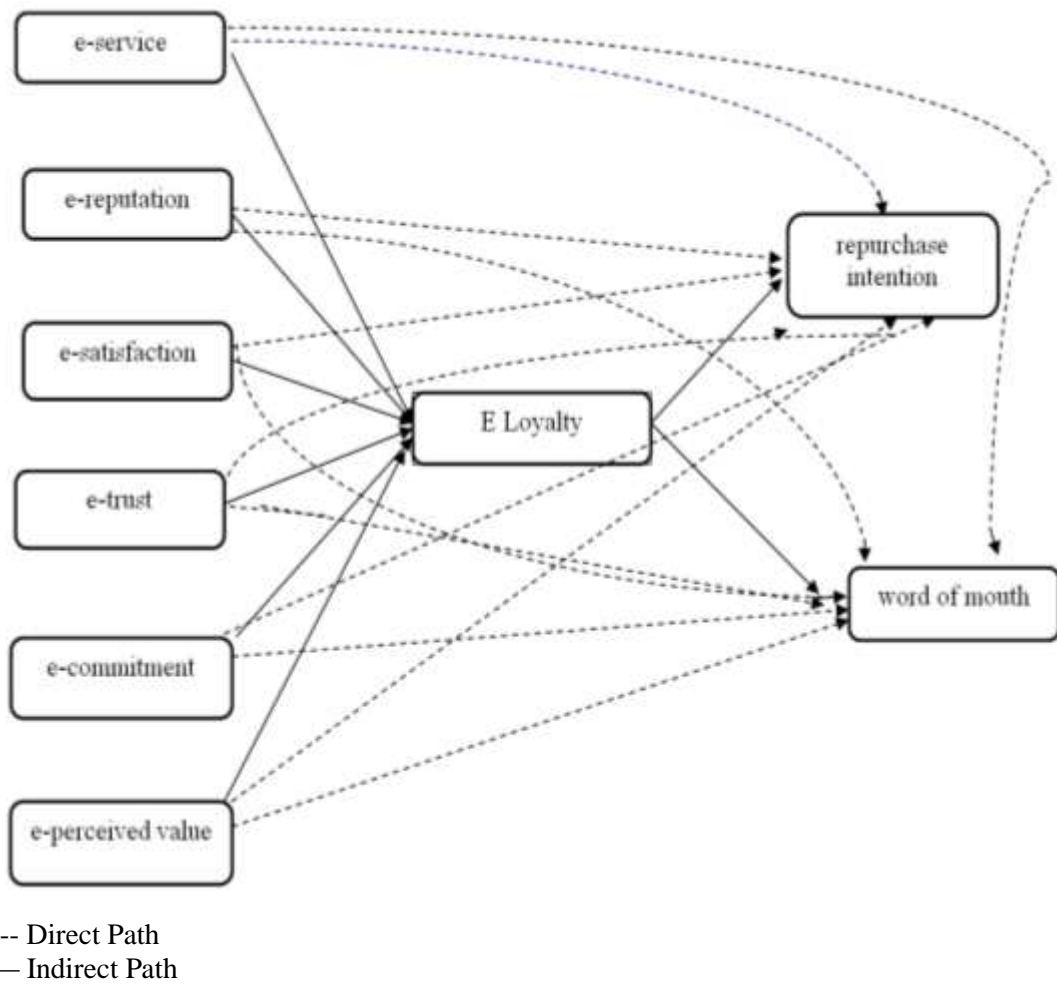
Model I
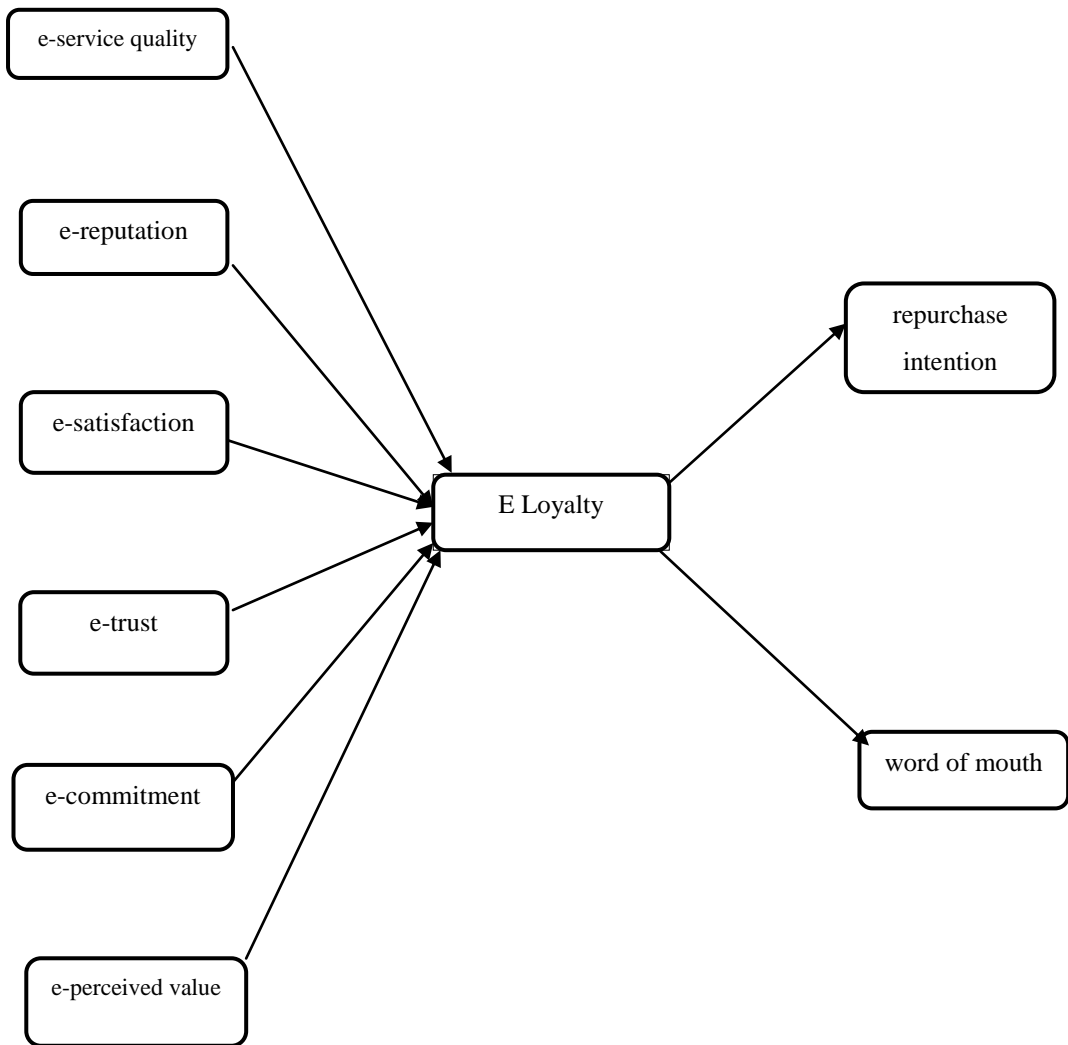
Model II

(*Proposed Research Model)*

--- Direct Path
— Indirect Path

Model III

Figure 4.4: Alternative Models for Testing Mediating Effect

Similarly, the mediation effect is tested by contrasting the three models such as Model I, Model II to the Model III, which have both indirect path as well as direct path relationship from the exogenous (independent) variable to the endogenous (dependent) variable, as depicted in figure 4.5.

In the Model I, E Loyalty as the mediator has been excluded and e-service quality, e-reputation, e-satisfaction, e-trust, e-commitment and e-perceived value have directly affect the repurchase intention and word of mouth. Model II includes the indirect path from e-service quality, e-reputation, e-satisfaction, e-trust, e-commitment and e-perceived value to repurchase intention and word of mouth via E Loyalty. The comparisons of these models (I, II and III) results are outlined in Table 4.20.

The comparison of Models I and III have been shown in Table 4.20, Model I assumes that the relationships of e-RE, e-SA, e-TR, e-CO and e-PV to RI and WM are significant because the t-values of **1.986, 7.148, 2.875, 12.601, 9.128** and the relationships of e-RE, e-SA, e-TR, e-CO and e-PV to WM are significant because the t-statistics of **2.090, 5.549, 5.995, 9.566** and **4.875** are deemed > than 1.96, minimum acceptable condition for the path found to be statistical significant. But the relationship of e-SQ to RI and WM is not significant because the t-values i.e. e-SQ to RI is 1.684 and e-SQ to WM is 0.906. The t-values for both the relationship are less than 1.96 which indicates that there is insignificant relationship of e-SQ to both RI as well as WM. However, when Model II has been compared with the Model III, Model II showed that indirect path from e-RE, e-SA, e-TR, e-CO and e-PV to RI and WM via E Loyalty are significant as the t-values of **3.281, 3.947, 3.210, 11.615, 8.847, 65.706 and 65.158** are > than 1.96 value. Moreover, the indirect path of e-SQ to EL didn't indicate a significant path with the t-statistic is .535< than 1.96. In model III, the direct path from e-SQ to RI and e-SQ to WM, e-RE to RI and e-PV to WM does not show significant path as the t-values of **1.508, 0.531, 1.487, 1.129** are less than 1.96.

Table 4.20: Parameter Estimation of the Models (I, II, III) by Bootstrap Technique

Hypothesized Relationship	Model I		Model II		Model III	
	β	t-statistic	β	t-statistic	β	t-statistic
e-SQ→EL	–	–	-0.016	**0.535**	-0.027	**0.925**
e-RE→EL	–	–	-0.109	3.281*	-0.089	2.745*
e-SA→EL	–	–	0.143	3.947*	0.169	4.139*
e-TR→EL	–	–	0.125	3.210*	0.093	2.368*
e-CO→EL	–	–	0.440	11.615*	0.441	12.370*
e-PV→EL	–	–	0.327	8.847*	0.322	8.432*
EL→RI	–	–	0.810	65.706*	0.294	8.085*
EL→WM	–	–	0.820	65.158*	0.415	12.647*
e-SQ→RI	-0.045	**1.684**	–	–	-0.036	**1.508**
e-SQ→ WM	-0.028	**0.906**	–	–	-0.015	**0.531**
e-RE→RI	0.072	1.986*	–	–	-0.045	**1.487**
e-RE→WM	0.068	2.090*	–	–	0.105	3.453*
e-SA→ RI	0.245	7.148*	–	–	0.194	5.617*
e-SA→ WM	0.198	5.549*	–	–	0.127	4.060*
e-TR→ RI	0.105	2.875*	–	–	0.078	2.178*
e-TR→WM	0.209	5.995*	–	–	0.169	4.935*
e-CO→ RI	0.372	12.601*	–	–	0.242	8.600*
e-CO→ WM	0.346	9.566*	–	–	0.162	5.969*
e-PV→ RI	0.327	9.128*	–	–	0.231	7.204*
e-PV→ WM	0.173	4.875*	–	–	0.041	**1.129**

* Significant if t-statistic > than 1.96

Table 4.21: Comparison of Indirect Effect between Model II and III

Relationships	Model II		Model III	
	t-statistic	p- value	t-statistic	p-value
e-CO→EL→RI	11.417*	0.000	6.144*	0.000
e-PV→EL→RI	8.605*	0.000	5.954*	0.000
e-RE→EL→RI	3.265*	0.001	2.483*	0.013
e-SA→EL→ RI	3.927*	0.000	3.726*	0.000
e-SQ→EL→RI	**0.535**	**0.593**	**0.921**	**0.358**
e-TR→EL→ RI	3.219*	0.001	2.358*	0.019
e-CO→EL→WM	11.510*	0.000	7.960*	0.000
e-PV→EL→WM	8.922*	0.000	7.448*	0.000
e-RE→EL→WM	3.285*	0.001	2.556*	0.011
e-SA→EL→WM	3.897*	0.000	3.869*	0.000
e-SQ→EL→WM	**0.534**	**0.593**	**0.906**	**0.365**
e-TR→EL→WM	3.189*	0.002	2.316*	0.021

The Table 4.21 showing the indirect effect both the Model II and Model III that path of e-SQ to RI and WM is insignificant through EL. In Model III, e-SQ to RI and WM via EL also has been insignificant relationship.

In addition, these three models showed the significant path coefficients and t-values in Table 4.22 and further explained the Goodness of fit values of three models. The GOF values of the models assist the researcher to determine an index for evaluating the 3 proposed research models. Model I outlines that decrease in R^2 to 0.7325 when the mediator E Loyalty was excluded and GoF value is also reduced to 0.6963 in comparison to Model III.

Table 4.22: Goodness-of-fit Index: Model I, II and III

Construct's	Model I			Model II			Model III		
	R^2	CI	RI	R^2	CI	RI	R^2	CI	RI
e-SQ	-	0.587		-	0.586		-	0.587	
e-RE	-	0.655		-	0.745		-	0.655	
e-SA	-	0.675		-	0.743		-	0.675	
e-TR	-	0.653		-	0.674		-	0.653	
e-CO	-	0.706		-	0.707		-	0.706	
e-PV	-	0.693		-	0.693		-	0.693	
EL	-	-		0.715	0.735	0.3616	0.714	0.735	0.3631
RI	0.740	0.690	0.2986	0.656	0.690	0.4474	0.764	0.690	0.2162
WM	0.725	0.637	0.2522	0.672	0.787	0.5271	0.774	0.637	0.1373
Average	0.7325	0.662	0.275	0.681	0.707	0.4454	0.751	0.670	0.239
GoF	**0.6963**			**0.6938**			**0.7094**		

(**Note:** e-SQ= e-service quality; e-RE= e-reputation; e-TR= e-trust; e-SA= e-satisfaction; e-PV= e-perceived value; e-CO= e-commitment; EL= E Loyalty; RI= repurchase intention; WM= word of mouth.)

While Model II represents R^2 for EL, RI as well as WM is 0.715, 0.656 and 0.672 respectively whereas GoF value is 0.6938.Finally, Model III has an even greater R^2 for EL, RI as well as WM and a higher GoF value when comparison has been done with the other models. Thus, it can be concluded on the basis of comparison of these 3 models that model III has the highest model fit quality with a Goodness of Fit(GoF) value is 0.7094 and becomes the best model fit with partial mediation effect.

4.5   BLINDFOLDING FOR MODEL QUALITY

The blindfolding technique suggested by (World, 1982) is used to ascertain the both indices namely; *CV* communality index (H^2) and *CV* redundancy index (F^2). Though, CV implies Construct Cross Validated. The H^2 used for measuring the superiority of the measurement model where as the F^2 used for measuring the

superiority of structural model (also named as inner model) (Tenenhaus et al., 2005). As per the Tenenhaus et al., (2005), the Cross-validated communality index (H^2) is defined "as cross validated R^2 between the block manifest variables and their own latent variable". The Cross validated communality is defined "as measures the capability of the path model to predict the manifest variables directly from their own latent variable by cross validation". The Cross- validated communality indexes are used to determine the superiority of the measurement model as if it is positive for all of the block variables.

Subsequently, the superiority of structural equation modelling explains by the Cross-validated redundancy index can be refer "as a kind of cross validated R^2 between the manifest variables of an endogenous latent variable and all the manifest variables associated with the latent variables explaining endogenous latent variable, using estimated structural model". The average of Cross validated redundancy indexes (F^2) is used to determine the superiority of the structural model on condition that it is positive for all the endogenous blocks.

Table 4.23 reveals the average of Cross-validated Communality (H^2) for the three models: Model I, Model II and Model III. H^2 determines the superiority of the measurement model (also called as outer model) whereas F^2 determines the superiority of the structural model (also called as inner model). The table also depicts that model II has the greatest H^2 at 0.568, that indicates between three research models. This shows that Model II has a good measurement model quality, whereas Model III has a bigger F^2 at .479 that depicts the better structural model quality as compared to other two models. This reveals that model II, which does not have mediation support greater H^2 that describes the ability of the structural path model to directly anticipate the observable variables from their own latent variable through the cross validation. On the other side, the greater F^2 value signifies that the structural path model indirectly anticipate the endogenous observable variables from the prediction of their own latent variables through cross validation (Tenenhaus et al., 2005). Thus, values of H^2 and F^2 indexes are used to estimate the quality of model, the value of F^2 is more than the value of H^2. So, it measures the overall quality of the structural model which proved significant effect of mediation in the overall structural model. The outcome of the mediation analysis reveals that E

Loyalty partially mediated the association among e-service quality, e-reputation, e-satisfaction, e-trust, e-commitment and e-perceived value to repurchase intention and word of mouth.

Table 4.23: Blindfolding Results: Model I, II and III

Construct's	Model I		Model II		Model III	
	H^2	F^2	H^2	F^2	H^2	F^2
e-SQ	0.465	-	0.465	-	0.465	-
e-RE	0.504	-	0.580	-	0.504	-
e-SA	0.548	-	0.607	-	0.548	-
e-TR	0.531	-	0.545	-	0.531	-
e-CO	0.582	-	0.583	-	0.583	-
e-PV	0.548	-	0.548	-	0.548	-
EL	-	-	0.623	0.489	0.624	0.488
RI	0.544	0.475	0.544	0.419	0.544	0.490
WM	0.511	0.431	0.635	0.494	0.511	0.460
Average	0.529	0.453	**0.568**	0.467	0.540	**0.479**

$H^2 = CV$ Communality

$F^2 = CV$ Redundancy

The next chapter has discussed the hypotheses testing based on the research findings and succeeded by the conclusion, the implications and limitations of the research.

CHAPTER – 5

FINDINGS, CONCLUSION, IMPLICATIONS AND LIMITATIONS

This chapter highlights the findings of the study extracted by using SEM through Smart PLS 3.2.9 to achieve the proposed objectives. Subsequently, conclusion, implications and limitations of the study have been discussed.

5.1 RESEARCH FINDINGS

This section summarises the findings of the present study entitled "Antecedents and Consequences of E Loyalty in Context of Apparel among Female Shoppers in Punjab". There are six antecedents such as e-service quality(e-SQ), e-reputation(e-RE), e-satisfaction(e-SA), e-trust(e-TR), e-commitment(e-CO), e-perceived value(e-PV) and behavioural consequences are repurchase intention(RP) and word of mouth(WM) have been specified from the Literature review closely related to the E Loyalty. However, the research findings of the present study aim to give important insights to retailers with regard to female online shoppers in Punjab.

Based on the results of SEM, the following findings have been extracted to confirm the objectives of the present study:

5.1.1 Effects of e-SQ and e-RE on EL among female online shoppers

The outcomes of the current study indicates that e-SQ has no considerable influence on EL in the proposed model II and in the model I, e-SQ has no direct significant relationship with RI and WM when EL as a mediator has been removed from the proposed model. In view of mediation analysis, model III that measured the direct as well as indirect relation of e-SQ with EL, RI and WM. Whereas, e-SQ has no significantly influence the RI and WM through the mediation of EL also. It shows that E Loyalty as a mediator is inconsistent to draw repurchase intention and word of mouth among the online shoppers.

The results revealed that t-value of **e-SQ→EL** is less than 1.96(t= 0.535<1.96, p>0.05) and statistically insignificant at five percent level of significance. Thus, researcher accepts the null hypothesis and indicated that there is no significant effect of e-SQ on EL among female online shoppers. These findings are unexpected and in accordance with the past studies Stamenkov and Dika (2016) and Gracia et al., (2015)that found e-service quality didn't have direct relationship with E Loyalty. Majority of the websites contain almost same features like Prompt response, loads easily, ease to use, availability to live chat, effective enabled features and appealing layout. That's why it may be difficult for the online shoppers to differentiate one website from another only in terms of service quality offered by the online retailer. Moreover, the consumers can judge service quality based on their perception of how website works relate to the practical usage. In line with above discussion and findings, it can be indicated that there is no direct and significant impact of e-service quality on E Loyalty (Solimun and Fernandes, 2018; Miguens and Vasquez, 2017).

On the other side, e-RE has a direct effect on EL in the proposed model II, as per model I there is also direct significant relationship of e-RE on RI and WM. In view of mediation analysis in model III, e-RE also has significant relation with RI and WM via EL as well. The results revealed that t-value of **e-RE→ EL** is more than 1.96 (t= 3.281>1.96, p<0.05) and accepted level of significance as five percent. In this way, researcher accepts the alternative hypothesis and determines the significant effect of e-RE on EL among female online shoppers. The findings of the study are in agreement with the findings of the previous studies Riquelme et al., (2019) and Alwi and Ismail (2013) that found good reputation of online retailer played vital role for creating E Loyalty among female online shoppers.

Although, e-RE has positive influence on RI and WM through EL but e-SQ may not essentially develop EL, RI and WM. Indeed, it is noteworthy that E Loyalty as a mediator has not been significantly equal to generate repurchase intention and word of mouth among the female online shoppers. The study proved that even both e-service quality do not directly and indirectly influence the E Loyalty, repurchase intention and word of mouth but the e-reputation can directly and indirectly influence E Loyalty, repurchase intention and word of mouth.

5.1.2 Measure the e-SA, e-TR, e-CO and e-PV and their influence on the E Loyalty

The outcomes of the present study indicates that e-SA, e-TR, e-CO and e-PV have direct effect on E Loyalty in the proposed model II even in the model I in which E Loyalty as a mediator has been excluded. Antecedents like e-SQ, e-TR, e-CO and e-PV have direct significant relationship with RI and WM. In the model III it is measured that the direct as well as indirect relation of all antecedents such as e-SA, e-TR, e-CO and e-PV significantly influence the repurchase intention and word of mouth through the mediation of E Loyalty also. Except the e-PV which doesn't have significant relationship with WM. Indeed, it must be noted that E Loyalty as mediator has been significantly important to create repurchase intention and word of mouth among the female online shoppers.

The study proves that e-SA, e-TR, e-CO and e-PV have a positive influence on E Loyalty. In other words, increased customer satisfaction has a higher influence on customer loyalty. Moreover, e-TR and e-PV have a positive effect on the E Loyalty.

The results showed that t-value of **e-SA→EL** is more than 1.96 (t= 3.947>1.96, p<0.05) and accepted level of significance as five percent. In this way, researcher accepts the alternative hypothesis and reveals the significant effect of e-SA on E Loyalty among female online shoppers. The findings are supported with research by Quan et al. (2020), Agaga and Nor (2012) and Oliver (1999) who revealed e-satisfaction to be strong indicator of E Loyalty.

Secondly, effect of e-TR on E Loyalty has been examined and the result revealed that t-value of **e-TR→ EL** is more than 1.96 (t= 3.210>1.96, p<0.05) and statistically significant at accepted level of significance as five percent. The alternative hypothesis is accepted and concludes the significant effect of e-TR on E Loyalty among female online shoppers. The findings are in line with the Moriuchi and Takahashi (2016), Moreira and Silva (2015) and Ribbink et al. (2004) who found e-trust as an essential element for building E Loyalty. Thirdly, influence of e-commitment on E Loyalty has been measured and results indicated that t-value of **e-CO→EL** is more than 1.96 (t= 11.615>1.96, p<0.05) and statistically significant at accepted level of significance as five percent. The alternative hypothesis is accepted

and concludes the significant effect of e-CO on E Loyalty among female online shoppers. The findings of the study are in line with previous research findings of Mousaveian et al. (2016) and Rafiq et al. (2013) that studied e-commitment as an essential element in the long term relation with the online retailer.

The fourth part examines the influence of e-perceived value on E Loyalty and the results indicated that t-value of **e-PV→EL** is more than 1.96(t= 8.847>1.96, p<0.05) and accepted level of significance as five percent. The alternative hypothesis (H$_{A6}$) has been used to make decision and concludes the significant influence of e-PV on EL among female online shoppers. The findings are consistent with previous research by Rahi (2016) and Tsao et al., (2016) who found e-perceived value as strong determinant of e-Loyalty. Therefore, findings suggested a set of antecedents that consists of e-SA, e-TR, e-CO and e-PV which can be used to directly generate and influence the E Loyalty, repurchase intention and word of mouth.

5.1.3 Examine the behavioural aspects of E Loyalty among female shoppers for apparel

In particular, the behavioural aspects of E Loyalty have been examined and result revealed that E Loyalty has direct and positive influence on RI and WM in both the proposed model II and model III as well. The effect of EL on RI has been examined and the results showed that t-value of **EL→RI** is more than 1.96 (t= 65.706>1.96, p<0.05) and statistically significant at accepted level of significance as five percent. Hence, the alternative hypothesis (H$_{A7}$) is accepted and concludes the significant effect of E Loyalty on RI among female online shoppers.

Second behavioural aspect effect of EL on WM has been measured and the results revealed that t-value of **EL→WM** is more than 1.96 (t= 65.158 >1.96, p<0.05) and accepted level of significance as five percent. Thus, the alternative hypothesis (H$_{A8}$) is accepted and concludes the significant effect of EL on WM among female online shoppers.

Keeping in mind, these two significant relationships the findings of the study offers extra support for the various past researches such as Abrar et al. (2017), Velazquez et al. (2015), Roy et al. (2014) and Evanschitzky et al.(2006) concerning the

consequences of the E Loyalty of the online shoppers and also indicated that E Loyalty has significant effect on word of mouth and repurchase intention that is consistent with related literature. Indeed, it should be noted that E Loyalty has been significantly important to create repurchase intention and word of mouth among the female online shoppers. In fact, E Loyalty is a prerequisite for creating behavior of repurchase intention and word of mouth among the female online shoppers.

5.1.4 Develop a conceptual framework of E Loyalty indicating the relationship between antecedents and consequences for online shoppers in the context of apparel

The hypothesized relationships among the exogenous variables and endogenous variables in proposed research model have been tested through SEM by using Smart PLS 3.2.9. The essential idea of the proposed conceptual framework is that online retailers should understand in detail about the factors that are needed to improve the E Loyalty and will positively affect the repurchase intention and word of mouth. More importantly, by understanding about the factors, online retailers will be better able to formulate and implement their policies and strategies. As concluded from analysis part, the structural model determined the eight significant relationships that specify that one hypothesis (H_{A1}) is not supported by the statistical results. Finally, the proposed model II is considered to be adequate and satisfactory as explained in Figure 4.3 (Tenenhaus et al., 2005).

The mediation analysis plays a key role in model/theory development. The mediation analysis provides a mechanism for testing the effect of exogenous variables on endogenous variables in a certain conceptual framework (Baron and Kenny, 1986). The mediation analysis has been performed to assess the role of mediating construct such as E Loyalty in the conceptual model. Moreover, it shows that conceptual framework has best fit partial mediation effect.

5.2 CONCLUSION

Academics and practitioners have recognized that customer relationships are a central fact to drive E Loyalty among the online shoppers. In order to provide clear understanding of E Loyalty, the present study proposed and tested conceptual model

antecedents (e-SQ, e-RE, e-SA, e-TR, e-CO and e-PV) and consequences (RI and WM) of E Loyalty. The proposed relationships have been tested with structural model by direct and indirect link of eight constructs. The indirect influence of antecedents (e-SQ, e-RE, e-SA, e-TR, e-CO and e-PV) and consequences (RI and WM) by the mediation of E Loyalty have been measured.

Moreover, the present study is carried out with four objectives. The foremost objective is related to assessing the impact of e-service quality and e-reputation on E Loyalty among female shoppers. Second focuses on to measuring the e-satisfaction, e-trust, e-commitment and e-perceived value and their influence on the E Loyalty. Third objective is referring to examining the behavioural aspects of E Loyalty among female shoppers for apparel and fourth is to developing a conceptual framework of E Loyalty indicating the relationship between antecedents and consequences for online shoppers in the context of apparel.

In the light of the above mentioned objectives, an empirical study has been conducted; the data have been collected from female online shoppers. The measurement model and comparison of structural models has been carried out to validate the model by using SEM techniques. Besides this, certain questions have been framed to know their tastes and preferences, demographic profile of the respondents. Then the results of the analysis have been done as per the descriptive statistics, reliability test, validity test, measurement model assessment, structural model assessment, testing of hypotheses and the mediation testing. The concluding descriptive statistics discussed the respondent's demographic profile and their shopping characteristics.

Consequently, the latent variables and the manifest variables were validated. The measurement model I and II fulfilled the condition of Unidimensionality, Internal Reliability, Convergent Validity and Discriminant Validity measures. At the end, the hypothesized relationship among the latent constructs was determined with the help of structural equation modelling technique. The mediation testing was executed in line with the mediation analysis proposed by the (Baron and Kenny, 1986). Moreover, it was confirmed from the mediation analysis that model is partially

mediated. In general, the structural relationship analysis supports eight hypotheses out of the nine hypotheses.

5.3 IMPLICATIONS OF THE STUDY

The findings of the present study have both academic as well as managerial implications. However, the following section is divided into two subsections so as to unveil the implications of the study. The implications of the study in a consolidated way are below:

5.3.1 Academic Implications

The academic implications of the present study are as follows:

1) Conceptual Framework of E Loyalty

From an academic point of view, the present study contributes to the existing literature on online marketing, service marketing and E Loyalty. Firstly, the study provided a conceptual framework to differentiating and comprehending the antecedents and consequences of E Loyalty. The conceptual framework is the first step towards the in-depth understanding of the various antecedents (e-service quality, e-reputation, e-satisfaction, e-trust, e-commitment, e-perceived value and consequences (repurchase intention and word of mouth) of E Loyalty.

More importantly, the results reveal that the six antecedents namely; e-reputation, e-satisfaction, e-trust, e-commitment and e-perceived value play significant role to develop E Loyalty among the female online shoppers. However, E Loyalty so far has been considered as function of repurchase intention.

In other words, organization seeks for creating value in which traditional marketing practices like marketing research, advertising, promotion etc. have become less important. Modern marketing is not only limited to the marketing function instead also lays emphasis on marketing matrices. Therefore, in order to measure the E Loyalty, it is vital for the online retailers to know the degree of E Loyalty in the minds of online shoppers. The present study highlights the antecedents and consequences of E Loyalty among female online shoppers.

2) Reliable and Valid scale

Moreover, the study has been conducted with regard to E Loyalty of consumers towards the online retailer in Punjab; it establishes the reliability and validity of the scale. Academicians can use the present validated scale in future studies to a broader understanding about the determinants of E Loyalty.

5.3.2 Managerial Implications

From the managerial perspective, this study highlights the importance of e-reputation, e-trust, e-satisfaction, e-commitment and e-perceived value for building E Loyalty among the female online shoppers. The findings of the present study have also provided important managerial implications for the online retailers are as follows:

1) Consistent Competitive Advantage

The online retailer's efforts to deliver superlative consumer experiences can help to achieve two outcomes; word of mouth and repurchase intention. Moreover, online retailers must reintegrate themselves in order to quickly and continuously assess the online shoppers' desires to delight their target online shoppers. This is primarily required because delighted consumers should acknowledge the genuine efforts of online retailer to deliver positive word of mouth and thus feel the need to respond the relationship by keeping the positive revisiting intentions. Online retailers should promote the effective strategies to develop the important antecedents such as trust, reputation, commitment, satisfaction, perceived value in order to develop loyalty among online shoppers that leads to repurchase intention and word of mouth. The online shoppers who are loyal offer favourable WOM, willingness to suggest the particular online shopping website to other and regular purchaser of that specific online retailer. In other words, with intention to achieve the sustainable competitive advantage, the online retailers must know how to clearly frame their objectives as well as they should also know how the consumers will be satisfied with the online retailer. Managers of online stores should take all the important antecedents of E Loyalty into consideration for maintaining and improving the competitive advantage.

2) Create Consumer Centric Strategy

This study helps the market practitioners by providing framework that enables the online retailer to build E Loyalty that leads to repurchase intention and positive word of mouth. The consumer trust and satisfaction cannot ensure consumer loyalty but instead loyalty is also affected by various constructs. Satisfaction and trust drives E Loyalty among female online shoppers. This implies that consumers can be satisfied and prefer to stay with same online retailer. So as to create trust among the online shopper, online retailer should provide honest and trustworthy information to the online shoppers. Commitment is also very important because it positively and simultaneously impacts E Loyalty. In other words, committed consumers are the frequent buyers of products and often benefit the online retailer to spread positive word of mouth. Online retailers should make strategies about building trust and satisfaction but also on building commitment among the online shoppers. Online retailers should understand that it might be possible that satisfied and trustworthy consumers can switch to other online retailers if they offer more promising offers. Committed consumers make short term sacrifices in a desire to make long term relationship with online retailer. In simple words, if the consumers are satisfied with online retailer, they will become loyal, revisit and recommend it to others. The online retailers should ascertain and execute customer directed marketing strategies to enhance loyalty.

3) Change in Marketing Philosophy

In the modern era, the marketing manager should prioritize the retention of consumers and building loyalty among the consumers instead of only focussing only on cutting cost, increasing innovation. At the same time they are desperate to reduce the price. They should understand the importance of E Loyalty concept and it's determinants that enhance E Loyalty. The organization should not stick to the traditional marketing techniques. They must adopt innovative strategies to build loyal customers. This framework confirmed that reputation, trust, satisfaction, commitment and perceived value generates E Loyalty and as result, lead to positive WOM. However, E Loyalty also mediates the relationship between the antecedents and consequences of E Loyalty. As customer loyalty is paramount in online

business. Therefore, online retailers should encourage the online shoppers to revisit the website. In this way, E Loyalty, repurchase intention and word of mouth are the three desired outcomes for the online retailers.

4) Managing the Philosophy of Consumers

Today, the modern consumers seek excitement in products as well as services. The findings of the current study also present that online shoppers could be loyal if they have trust with online retailer, satisfied, commitment and achieve perceived value with the online retailer. Online retailers must promote feeling of security and trust, which can be accomplished by making the website more interactive, more reliable, safe and responsive towards the consumer needs. This will motivate the consumer for repeat purchases. Therefore, managers should continuously monitor the current and future needs in order to design effective strategies for building loyalty among the online shoppers. From practical point of view, this study underlines the important factors that will not only guide the online retailer to win E Loyalty but also help to gain competitive advantage.

To be precise, the findings of this study explore several managerial implications to the marketers. The essential idea of the proposed conceptual framework was that online retailers should understand in detail about the factors that are needed to improve E Loyalty that will positively impact on repurchase intention and word of mouth. More importantly, by understanding about the factors, online retailers will be ready to formulate and execute their appropriate policies and strategies. In accordance with the above discussion, online retailers should have deep understanding on how to build consistent E Loyalty in a highly competitive online environment.

5.4   LIMITATIONS OF THE STUDY

Although the present research makes an important contribution to the existing building E Loyalty among female online shoppers. Some of the limitations of the study are as follows:

The sample used in this study was limited to Punjab only and the result of the study is specific to the culture of Punjab. The proposed conceptual framework has been

tested on female apparel online shoppers to know the E Loyalty among them. Secondly, this research is restricted to identify scale items relevant to apparel category only. There is needed to identifying more scale items relevant to other product categories in other geographies to make further development in the model. The use of more product categories and location specific measure could create greater understanding about the E Loyalty. Thirdly, this research provides a preliminary insight on to complex association within the antecedents as well as consequences of E Loyalty. Replication of conceptual framework of E Loyalty in different sectors would increase the confidence in generalizability of research findings and deeper understanding of the proposed relationship in online context.

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APPENDICES

QUESTIONNAIRE

Sr. no.:_____

Dear Respondent,

Being a research scholar of PhD program from *Lovely Professional University, Phagwara (Punjab)*, you are requested to spare some time for valuable feedback regarding the information provided will be used for academic purpose only. Put a tick mark in the appropriate box wherever required.

	PART-A: Taste and Preferences towards Online Apparel Shopping
Q1	How often do you shop online for apparel? a. Once in a month ☐ b. In every six months ☐ c. Once in a year ☐ d. As when required ☐
Q2	How much time do you spend on web surfing for shopping apparel per week? a. Less than 5 hours ☐ b. 6-15 hours ☐ c.16-25 hours ☐ d. 26-35 hours ☐ e. more than 36 hours ☐ f. Not fixed ☐
Q3	Assign rank from 1 to 4 (1-highly preferred to 4- least preferred) for the following sources to collect information for online purchasing of apparel- | Sources	Rank
Search engines (such as Google, Yahoo and Bing)	
Promotional e mails	
E-Commerce website (s)	
Blog (s)		
Q4	Assign rank from 1 to 5 (1-highly preferred to 5-least preferred) for the following modes of payment preferred by you used for online shopping- | Sources	Rank
Credit card	
Debit card	
Net banking	
Cash on delivery	
UPI/Wallets		

Q5	On an average how much money (INR) have been spent by you during last shopping for purchasing apparel online-
	a. 500-1000 ☐ b. 1000- 2000 ☐
	c. 2000-3000 ☐ d. 3000-4000 ☐
	e.Above4000 ☐

Q6	Give your rating from 1 to 5 (1= extremely unlikely, 2=unlikely, 3= neutral, 4= likely, 5= extremely likely) about your liking to purchase following apparel online-

Type of apparel	1	2	3	4	5
Kurtis					
Lehnga Choli					
T Shirt					
Jeans					
Trousers					
Palazzos					

Kindly specify if other: 1............................. 2....................................

Q7	Mention your favourite online fashion provider and assign rank from 1 to 4 (1-highly preferred to 4-least preferred) according to your preference-

Rank	Name of Online Fashion Provider
1	
2	
3	
4	

PART-B

Q8. Please provide your feedback on **service quality** about website (s)/online retailer that you use for apparel shopping on five point rating scale (1-strongly disagree, 2- disagree, 3- neutral, 4- agree, 5- strongly agree)-

No.	Statements	Rating				
1	The website loads easily at the time of online shopping.	1	2	3	4	5
2	The website is simple to use.	1	2	3	4	5
3	Online tracking system of the website is effective.	1	2	3	4	5
4	The website is user friendly.	1	2	3	4	5

No.	Statements	Rating				
5	Online chat system with an expert is effective to solve the problem.	1	2	3	4	5
6	The website enabled features for searching specific models, brands and items are effective.	1	2	3	4	5
7	Online retailer promptly responds on queries.	1	2	3	4	5
8	The layout and colors of the website are appealing.	1	2	3	4	5
9	Overall, the service quality offered by online retailer is good.	1	2	3	4	5

Q9. Please provide your feedback on **reputation** about website used for online purchasing on five point rating scale (1-strongly disagree, 2- disagree, 3- neutral, 4- agree, 5- strongly agree)-

No.	Statements	Rating				
	The website you used for online shopping is...........					
1	Well recognized in context to online purchasing.	1	2	3	4	5
2	Known for the large varieties of apparel.	1	2	3	4	5
3	Having good reputation as facilitating delivery on time.	1	2	3	4	5
4	Providing adequate disclosures of terms and conditions such as warranties and guarantees etc.	1	2	3	4	5
5	Having poor reputation to fulfill the promises in online purchasing.	1	2	3	4	5
6	Known for providing hassle free return policy.	1	2	3	4	5

Q10. Please give your rating for the following statements depicting your **trust** towards online retailer on five point rating scale (1-strongly disagree, 2- disagree, 3- neutral, 4- agree, 5- strongly agree)-

1	The online retailer provides true information.	1	2	3	4	5
2	The received products always meet expectations.	1	2	3	4	5

No.	Statements	Rating				
3	I feel less hesitation to share personal information to online retailer.	1	2	3	4	5
4	I am comfortable to share my bank account details at website.	1	2	3	4	5
5	I feel confident about the quality of products to be delivered by online retailer.	1	2	3	4	5
6	I feel confident about fulfillment of roles and responsibilities by online retailer.	1	2	3	4	5
7	The website is effective in facilitating transactions successfully.	1	2	3	4	5
8	Overall, the website is trustworthy.	1	2	3	4	5

Q11. Please give your rating for the following statements that determine your **level of satisfaction** for online retailer on five point rating scale (1-strongly disagree, 2- disagree, 3- neutral, 4- agree, 5- strongly agree)-

1	I am satisfied with the experience of purchasing apparel online.	1	2	3	4	5
2	I like to purchase apparel from online.	1	2	3	4	5
3	I think purchasing apparel from online is a good idea.	1	2	3	4	5
4	I feel online purchasing is a right decision.	1	2	3	4	5
5	The online retailer meets my expectation all the times.	1	2	3	4	5
6	Overall, I am satisfied to purchase apparel through online.	1	2	3	4	5
7	I am unhappy as purchased apparel online.	1	2	3	4	5

Q12. Please give rating for the following statements that determine your **perceived value** towards online shopping abouton five point rating scale (1-strongly disagree, 2- disagree, 3- neutral, 4- agree, 5- strongly agree)-

1	I believe that purchasing apparel through online gives me value for money.	1	2	3	4	5
2	What, I pay for online shopping; I usually get the value accordingly.	1	2	3	4	5
3	The variety of products available at online is better than other modes of purchase.	1	2	3	4	5
4	Purchasing apparel through online saves time, money and energy.	1	2	3	4	5

No.	Statements	Rating				
5	The apparel purchases from online retailer are well priced.	1	2	3	4	5
6	Purchasing online is convenient than the traditional mode.	1	2	3	4	5

Q13. Please give rating for the following statements that determine your **commitment** towards online retailer on five point rating scale (1-strongly disagree, 2- disagree, 3- neutral, 4- agree, 5- strongly agree)

1	My preference for shopping online for apparel would not readily change.	1	2	3	4	5
2	I feel emotionally attach with online retailer.	1	2	3	4	5
3	For change my preference for online retailer would require major rethinking.	1	2	3	4	5
4	I am committed towards online shopping for apparel.	1	2	3	4	5
5	My preference for online retailer would not change, even after receiving positive feedbacks from peers towards other retailers.	1	2	3	4	5
6	The online purchase has a great deal of personal meaning for me in case of buying apparel.	1	2	3	4	5
7	It would be difficult to change my beliefs about online shopping.	1	2	3	4	5

Q14. Please give rating for the following statements that determine your **loyalty** towards online retailer on five point rating scale (1-strongly disagree, 2- disagree, 3- neutral, 4- agree, 5- strongly agree)-

1	I always prefer to do shopping online.	1	2	3	4	5
2	For me, the online website is the best mode for apparel shopping.	1	2	3	4	5
3	Whenever, I need to make purchase, online is my first choice.	1	2	3	4	5
4	I usually visit the website first, when I need to purchase apparel.	1	2	3	4	5
5	I am a regular customer of online retailer.	1	2	3	4	5

No.	Statements	Rating				
6	I will continue to use the online mode of purchasing for apparel in near future.	1	2	3	4	5
7	I am ready to spend more to purchase online.	1	2	3	4	5
8	I am ready to invest more time for shopping online in comparison to traditional mode.	1	2	3	4	5

Q15. Please give rating for the following statements that determine your **repurchase intention** on five point rating scale (1-strongly disagree, 2-disagree, 3- neutral, 4- agree, 5- strongly agree)-

1	My intention to purchase from online would not change.	1	2	3	4	5
2	I consider the online shopping mode is the best one amongst others.	1	2	3	4	5
3	I anticipate repeat purchasing from online retailer in near future.	1	2	3	4	5
4	I think online retailers will fulfill my shopping requirements in future as well.	1	2	3	4	5
5	Time saving is my main consideration to continue with online purchase in future.	1	2	3	4	5
6	Attractive discount offers influence me for repurchase online.	1	2	3	4	5

Q16. Please give rating for the following statements that determine your **word of mouth** towards online retailer on five point rating scale (1-strongly disagree, 2- disagree, 3- neutral, 4- agree, 5- strongly agree)-

1	I recommend everyone in my peer group to purchase apparel through online mode.	1	2	3	4	5
2	I would say positive things about online shopping, whosoever seeks my advice.	1	2	3	4	5
3	I will strongly point out the positive aspects of online shopping, if anybody criticizes.	1	2	3	4	5
4	I would recommend online mode to someone who seeks my advice.	1	2	3	4	5
5	Negative news about online retailers affects me.	1	2	3	4	5
6	I always encourage my family members to shop apparel online.	1	2	3	4	5
7	People speaking negative about their online purchase experience attracts my attention.	1	2	3	4	5

	PART-C Demographic Profile of Female Online Shoppers
Q17.	Age (Years): a.19 and Less ☐ b. 20-30 ☐ c. 30-40 ☐ d. 40-50 ☐ e. More than 50 ☐
Q18.	Educational Qualification: a. Secondary ☐ b. Higher Secondary ☐ c. Graduate ☐ d. Post Graduate ☐ e. Doctorate ☐ Kindly specify if other: …………..
Q19.	Your household income per month (INR): a. Less than 20,000 ☐ b. 20,000-40,000 ☐ c. 40,000-60,000 ☐ d. 60,000-80,000 ☐ e .More than 80,000 ☐
Q20.	Are you- a. Working in Govt. Organization ☐ b. In Private Organization ☐ c. House Wife ☐ d. Student ☐ Kindly specify if other: ……………..

Thanks for Your Cooperation!!!!

LIST OF PUBLICATIONS

Author's Research Contributions out of this Research Work in International Journals and National Journals

1) Research paper title **"An Examination of E-Loyalty for Online Purchase of Apparel among Y Generation"** got published in International Journal of Recent Technology and Engineering with volume 8, issue 4, pp. 8987-8993 in November 2019.

2) Research paper title **"Impact of Festive Season on Female Online Shopping of Beauty Products"** got published in Our Heritage with volume 67, issue 5, pp. 415-424 in 2019

Conference Presentation

1) Research paper titled **"An Examination of e-loyalty for online purchase of Apparel among Y Generation"** has been presented inInternational conference on Volatile Consumer Behaviour and Marketing, in April-2019 at Mittal School of Business.

2) Research Papertitled **"Impact of Social Media on Buying Behaviour Research in Scholarly Journals: Scope and Future Research Directions"** has been presented in Management Conclave, in November-2019 at Mittal School of Business.

3) Research Paper titled **"Key Factors Affecting Consumer Purchase Behaviour in the Context of Online Shopping: Review Based Study"** has been presented in Management Conclave, November- 2019 at Mittal School of Business.

Workshop attended during the Research Work

- **Workshop on Statistical Decision Using SPSS"** at Lovely Professional University, Phagwara on March 7 to March 9, 2019 with 'O' Grade.