ANTECEDENTS AND OUTCOMES OF E-LOYALTY: A STUDY ON BABY CARE PRODUCTS

A Thesis

Submitted in partial fulfillment of the requirements for the

award of the degree of

DOCTOR OF PHILOSOPHY

IN

COMMERCE

By

Preeti Chopra

(41800384)

Supervised By

Dr. Shamily Jaggi

LOVELY PROFESSIONAL UNIVERSITY

PUNJAB

2022

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.

PREETI CHOPRA
Reg. No. 41800384
Mittal School of Business
Lovely Professional University, Phagwara

CERTIFICATE

This is to certify that the dissertation titled **"Antecedents And Outcomes Of E-Loyalty: A Study On Baby Care Products"** carried out by **Mrs. Preeti Chopra** D/O Mr. Mohinder Pal Chopra 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 Commerce 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. SHAMILY JAGGI

ABSTRACT

The baby care products market has been an interesting category to be researched upon. A lot of researchers have mentioned about the need to carry on research regarding this particular category because of its fast-growing speed. Based on literature reviews, it is observed that baby care products hold a good potential to flourish. The rise in internet users complemented by rise in number of internet subscribers have given the boost to baby care products markets. While smart phone users are expected to double by 2023, internet usage will also rise by 40%.

The growth of e-commerce has shifted the focus of researchers from offline market to online market and similarly they are now focused on antecedents and consequences of e-loyalty. A conceptual framework was made based on past literature and gaps in previous researches. The present study considered the relationship among various constructs namely, customer value, switching barriers, e-satisfaction, e-loyalty, word-of-mouth, repurchase intentions and price premium. Various hypotheses were framed keeping in view the relationships among number of constructs. The present study is focused on 4 objectives. First objective is to study the effect of customer value and switching barriers on e-loyalty. Second objective is to examine the mediating role of e-satisfaction in the relationship between customer value and e-loyalty. Third, is to examine the mediating role of e-satisfaction in the relationship between switching barriers and e-loyalty. And fourth objective was to analyze the impact of e-loyalty on its outcomes for baby care products.

A descriptive research design has been used for present study. Parents of kids lying in the age of 0-5 years were chosen for the study. Snowball sampling technique is used to collect the data as finding the target respondents is quite a tedious task. A sample of 384 respondents was calculated by using sample size calculator. An online questionnaire was framed in google forms to collect data. Top 10 urban cities of Punjab i.e., Ludhiana, Patiala, Bathinda, SAS nagar, Moga, Jalandhar, Hoshiarpur, Amritsar, Batala, Pathankot are taken for the study. 7-point likert scale ranging from 7-Strongly Agree, 6- Agree, 5- Agree Somewhat, 4- Undecided, 3- Disgaree Somewhat, 2- Disagree, 1-Strongly Disgaree is used as it would fetch better and more precise results.

To check the reliability of constructs, cronbach's alpha was applied and for data analysis, structural equation modeling (SEM) was used. SmartPls 2.0 software was used to apply SEM to find out the results and for hypothesis testing. SmartPls 2.0 is a user-friendly software and helps in giving more accurate results. The findings of the study revealed that that process value doesn't have significant effect on e-loyalty but outcome value and enjoyment value do have. Also, negative switching barriers plays important role in increasing the e-loyalty rather than positive ones. For hypothesis testing, first of all measurement model was constructed and then internal consistency, convergent validity and discriminant validity were checked so as to know whether the model fit has been achieved or not. The conceptual framework derived from literature is found to be satisfactory. After that structural model was analysed by applying multicollinearity test, co-efficient of R^2 and goodness-of-fit. The assessment of structural model (inner model) is done with bootstrapping technique.

After the assessment of measurement model and structural model, the model was used to check the mediating role of e-satisfaction. It was found out that e-satisfaction acts as a partial mediator between customer value and e-loyalty and also between switching barriers and e-loyalty. It was also revealed that e-loyalty leads to word-of-mouth, repurchase intention and price premium.

Based on the results of the present research, the study will help marketers in formulating strategic and marketing policies with respect to baby care products in online setting so that they can survive and grow in the market.

Every research has its own limitations. Similarly, in the present research some limitations were faced. The present research is limited to urban cities of Punjab state only. Also, it is focused on only baby care products although the research can be extended to various other product categories as results may be product and place specific. It is further suggested that the future researchers shall extend the study to enhance the knowledge base so that impact of above-mentioned constructs can be generalized.

ACKNOWLEDGEMENT

The journey of research is not a path of roses and can't be initiated without the blessings of the almighty God. I am thankful to God for always showing me light to reach my goal. Thanks for everything.

I owe my heartfelt gratitude to my Supervisor, Dr. Shamily Jaggi, Associate Professor, Lovely Professional University. Her patience, motivation and knowledge have helped me in understanding the concepts which were new to me. She has well proved the phrase that a teacher is your friend, philosopher and guide by standing with me and encouraging me to do my best in the situations when I doubted myself. The time she has devoted towards me and my work are uncommendable. Her unstoppable enthusiasm has led me to complete my study.

I am also thankful to Dr. Rajesh Verma, HOS, Mittal School of Business, Lovely Professional University for giving me the opportunity to conduct the research in their prestigious institute.

I am sincerely thankful to Dr. Dheeraj Nim (Professor, Oriental University, Indore) for his immense help in letting me understand the technicalities of data analysis. Without his support, I wouldn't have been able to complete my data analysis. I also thank Dr. Shabnam Narula, (Assistant Professor, Lovely Professional University) and Mrs. Priyanka Malhotra (Assistant Professor, Govt. College for Girls, Ludhiana) for giving me valuable suggestions in writing my thesis.

I extend my thanks to the Principal, staff and my colleagues of Govt. College for Girls, Ludhiana who always motivated me. My friends Mrs. Ruchi Arora and Mrs. Ruchi Ralhan have been great support throughout my study.

I am highly obliged to my respondents and all those people who helped me in collecting data as without them my research was impossible.

I deeply acknowledge the efforts, support and guidance of my mother-in-law Mrs. Anjna Dhir, my father-in-law Mr. Sanjay Dhir, my brother-in-law Raghav Dhir for always believing in me. I am extremely thankful to my husband, Mr. Sahil Dhir, for

his extra-ordinary support all the time. He stood with me empathetically in all thick and thins during my research work. And, I am blessed and thankful to my sweet daughter, Peehal, who struggled for my quality time when I was busy in research work.

I am indebted to my father, Mr. Mohinder Pal Chopra and my beloved mother Mrs. Raj Rani Chopra for setting a strong foundation of academics in the family. I extend my heartiest thanks to my sister Dr. Meenu Chopra, my brother CA Navdeep Chopra, bhabi CA Upasana Chopra for always guiding me technically as well as emotionally.

Preeti Chopra

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

LIST OF PUBLICATIONS

S.No.	Title of paper with author names	Name of journal / conference	Published date	Issn no/ vol no, issue no	Indexing in Scopus/ Web of Science/UGC-CARE list
1.	Mediation Analysis: A Study on Online Baby Care Products	Stochastic Modeling & Applications	January-June, 2022	Volume 26, No. 3	UGC-CARE
2.	E-loyalty-Antecedents and Consequences: A Literature Review *Preeti Chopra *Dr. Shamily Jaggi	International Journal of Research and Analytical Reviews (IJRAR)	November, 2018	Volume 5, Issue 4, E-ISSN 2348-1269	UGC-CARE
3.	Digitalization and Consumer Behaviour *Preeti Chopra *Dr. Shamily Jaggi	International Conference on Volatile Consumer Behaviour and Marketing	19-04-2019	Vol I, ISBN 978-93-5274-535	
4.	A Literature Review on Baby Care Products Market *Preeti Chopra *Dr. Shamily Jaggi	International Conference on Developments through skill & Innovations	15-02-2020	ISBN No: 978-81-944303-2-2	
5.	The Concept of E-loyalty *Preeti Chopra *Dr. Shamily Jaggi	National Seminar on Digital transformation for Sustainable development	18-02-2020	ISBN: 978-93-90154-51-7	

LIST OF WEBINARS

S.No.	Date	Name Of Institute	Topic
1.	31/05/2020	Daksh Computer Institure and Research Center, Lucknow	Plagiarism in Research e-quiz
2.	05/06/2020	BB Arts, NB Commerce and BP Science College, Maharashtra	International Webinar on Pandemic Covid-19, Changes and Challenges in Society with special reference to higher education
3.	10/06/2020	Swami Premanand Mahavidyalaya, Mukerian	Webinar on Effective and Quality Research Paper Writing
4.	06/07/2020	S.N.D.T Women's University , Pune	Online Quiz on Research Methodology

LIST OF WORKSHOPS

S.No.	Date	Name Of Institute	Topic
1.	07-11-2019	LPU, Phagwara	Research Methodology
2.	08-02-2020 & 09-02-2020	DAV University, Jalandhar	National Workshop on Writing & Publishing Quality Research Paper in Commerce & Business Mgt.
3.	11/5/2020 to 15/5/2020 (5-days)	Oriental University, Indore	Structural Equation Modeling Using AMOS
4.	26/5/2020 to 30/5/2020 (5-days)	LPU, Phagwara	National Workshop on Statistical Analysis using SPSS
5.	4/6/2020 to 10/6/2020 (7-days)	Dada Analtyx Pvt. Ltd.	Smart PLS based Structural Equation Modelling FDP
6.	26/6/2020	G. Venkataswamy Naidu College, Kovilpatti	How to write effective research paper in Social Science

CHAPTER-1

INTRODUCTION

According to a Report of Internet World Statistics, India stands at number two after China having the highest number of internet users. Till 31st of March in 2019, 560 million Indians were using internet for one or the other purpose. According to another Report of Economic Times, it was projected that by 2019, the number of internet users in India will reach 627 million, 635.8 million by the year 2021(www.Statista.com). According to IAMAI-Kantar ICUBE Report 2020, number of internet users in India are expected to be as high as 900 million by the year 2025. People in India use various types of gadgets to use internet like laptops, tablets and mobile phones. Large part of Indians uses mobile as the source of using internet. In developing markets, the mobile phones have emerged as one of the most convenient and frequently used modes of assessing internet (Kumar, 2016). The usage of Mobile phone is very hefty in the Middle East (Africa) with a record of 55% of respondents using the device for online shopping. It is 11 % higher than the universal average being 44%. Likewise, in Asia-Pacific, use of phone is 52% and in Latin America, it is 48%. One-third of European respondents i.e., 33% and more than one-fourth i.e., 27% of North Americans use their cellular phones to shop online (Kumar, 2016). About 323 million people in India accessed the mobile internet in 2016 which is 24.3 % of nation's population and is forecasted to further rise in future to nearly 524.5 million i.e., 37.4 % in 2021 (www.Statista.com). 96.77% of total internet subscribers in India are using mobile phones for accessing internet (TRAI, 2021). IAMAI-Kantar ICUBE Report 2020 also states that Indian people use mobile phones as the most preferred choice of accessing internet as they are user friendly, cheap and very convenient source. And, it is seen almost equal ratio of male users and female users exist in urban as well as rural India. In urban India, nearly 57% users are males and 43% are females. On the flip side, in rural India, 58% users are males and 42% are females. It is interesting to know that about 28% of users access internet for shopping online, 96% use it for entertainment purposes, 90% for communication, 82% for accessing social media and 45% for doing online transactions. About 323 million users belong to urban community and 299 million users belong to rural India.

The above-mentioned statistical data implies that use of internet has increased

tremendously in the world and in India particularly. People prefer to shop online, study online, make payments online, pay bills online, books travelling tickets online, purchase (download) music/movies online and for anything that they do in traditional market. With these obvious reasons internet usability has increased. Now, tough competition is faced by traditional market.

Sellers have to adopt numerous marketing strategies to gain attention of customers whether online or offline.

Hence, it becomes important to study the impact of internet on Indian market structure so that entrepreneurs/managers of business can make better managerial policies to survive in the market.

Country	Internet Users (2020 Q1)	Internet penetration
China	854,000,000	59%
India	560,000,000	41%
United States	313,322,868	95%
Indonesia	171,260,000	62%
Brazil	149,057,635	70%
Nigeria	126,078,999	61%
Japan	118,626,672	94%
Russia	116,353,942	79%
Bangladesh	94,199,000	57%

Figure 1.1: Top 9 countries with highest number of internet users

Source: Internet World Statistics

Table 1.1: Top 9 countries with highest number of internet users

Country	Internet Users (2020 Q1)	Internet penetration
China	854,000,000	59%
India	560,000,000	41%
United States	313,322,868	95%
Indonesia	171,260,000	62%
Brazil	149,057,635	70%
Nigeria	126,078,999	61%
Japan	118,626,672	94%
Russia	116,353,942	79%
Bangladesh	**94,199,000**	**57%**

Figure 1.1 shows top nine countries with highest number of internet users all over the world. It can be seen that China stands at first position with 854 million internet users followed by India having 560 million internet users. It is observed that penetration rate in China is 59% and in India is 41% which means that although these countries have high percentage of internet users, still there's more potential to tap more people. Penetration rate can be calculated by dividing number of internet users by a country's total population. Countries like the United States, and Japan have higher penetration rates i.e., 95% and 94% respectively, though internet users are lesser than China and India.

1.1 E-COMMERCE

Electronic Commerce popularly known as E-Commerce is the newest and trendiest mode of transactions nowadays. It has gained pace and popularity with the keen interest taken by the young generation of India (Sorce & Widrick, 2005; kumar, 2012) who is gradually involving elder generations also. Though, nowadays, E-commerce has become quite popular but it took long time to flourish so well in the minds of users. Gaining the confidence of users to reveal their personal information at public platform is a great challenge. It was a long journey for E-Commerce to reach the level that it has reached at present. E-commerce was not so common in Indian market unlike the U.S.A and the U.K in the earlier decades. Researchers and Scholars are continuously investigating the improved insight of cyberspace. With the popularity of e-tailers or e-retailers, scholars are trying to understand the e-consumer behaviour from different perspectives. They are trying to know the factors leading to change in consumer behavior in traditional market and making an attempt to validate such assumptions in online context also. A brief history of emergence of e-commerce is explained as follows:

In 1979, Michael Aldrich was the one who invented the concept of online shopping in United Kingdom (UK). In 1981, Thomson Holidays was the first to use Business to Business online shopping. In the next year 1982, France telecom instigated Minitel for online ordering. Eventually, Tesco came into field of Business to Consumer online shopping in 1984. While dealing online, e-payment was a requirement and as a result, in 1987, an online payment processor was created named Swreg. In 1990, Tim

Berners-Lee launched World Wide Web popularised as WWW in the UK with the help of NEXT computer. In 1994, Pizza hut started to take online orders and in the same year, Mozilla Browser was launched by Netscape. Also, for secure payment process, SSL encryption was formed. In the year 1995, the famous Amazon.Inc. (USA) came into existence which operated commercially 24-hours. Parallelly, in the same year, e-bay initiated and internet-based radio stations started broadcasting in US namely, Net Radio and Radio HK. In 1998, e-postal stamps were launched by US and Alibaba Group was established by China. In 1999, business.com was established which helped SME's to explore, make comparisons and ultimately in availing products/services online which was taken over by R.H. Donnelley later in 2007 for 345 million dollars. Slowly and steadily, e-commerce spread its wings to various business categories like footwears, apparels and even stretched to finance (IPOs). And, now, there's hardly any product or service which is not offered and dealt online specially in the COVID-era, where nothing has been left unnoticed by online dealers.

1.2 E-COMMERCE INDUSTRY IN INDIA

PM Narendra Modi tried to promote the potentials of Indians by introducing Digital India Scheme, start-up India, Skill-India, Make-in-India, India Innovation Fund etc. The same has been approved of in a Report of Confederation of Indian Industry (2016) E-Commerce in India: A Game Changer for the Economy. The technological changes and introduction of smartphones in Indian market have grabbed the attention of almost each generation of population. Be it an adult, a young or a child, all are taking full advantage of technical gadgets. With this change, e-commerce had leaped ahead of traditional methods of buying and selling. Online shopping brings forward so many facilities like pay by card, cash/card on delivery, EMI's, try at home option, return/exchange policy etc. these facilities attract customers irrespective of their geographical location. In fact, F-commerce (Facebook-commerce) and M-Commerce are playing vital role in promoting E-commerce market worldwide (Nigam, 2018). A Report entitled "Unravelling the Indian Consumer" was generated by The Times of India stated that retail market in India is expected to stretch to $1.2 trillion by the year 2021 which was $795 billion in 2017. It further says that increased use of smartphones, internet usage and internet penetration across rural and semi-urban areas

will help in boosting the sales. In the coming years, it is expected that e-commerce will flourish quite well in Asia. The number of digital buyers in Asia-Pacific region was estimated to cross 1 million in 2018 which reports for 60 % of the total internet users in the terrain. In consonance with this, India is emerging as a flourishing economy in the Asian market showing very buoyant prognosis for e-commerce industry. India's retail e-commerce CAGR is expected to reach 23% from 2016 to 2021 (www.statista.com). According to Indian E-Commerce Industry Report (2021), Indian e-commerce market is witnessing its peak in 2021. It is all because of high rate of internet users totalling 780.27 million as estimated in May, 2021. The Indian e-commerce industry is expanding continuously and it is expected to cross the USA to become the world's second market till 2034.

India is holding a strong position in the market and is soon to become world's third largest consumer market in the world says Anil Talreja, partner, Deloitte India.

About 329.1 million people in India were estimated to purchase goods & services online by the year 2020. This implies that nearly 70.7% of Indian internet users have purchased products online by then. Growth in online consumers ultimately leads to growth of online sellers. Sales from retail e-commerce in India are predicted to grow stupendously. It is expected to grow from 16 billion U.S. dollars to 45 billion U.S. dollars from 2016 to 2021 (www.statista.com). According to the estimates of industry, the data tariff rates are most stubby in India when compared internationally. It is getting even more truncated with the launch of Reliance Jio services in 2016. In just a period of 2-3 years, the per GB data rates which were over Rs 100 now slashed down to less than one-tenth of that figure thereby increasing subscribers and ultimately data consumption remarkably (The Tribune Report). "Internet usage is at an all-time high now. An average mobile subscriber now uses as much as 10 GB of data every month against a few hundred MBs till 2016," said Anish Kapoor, CEO, Infinix India. Besides, prevalence of affordable smartphones in the market has further given wings to Internet consumption. Expansion of the Internet has increased the popularity of electronic retail Channels (Arpita, 2011). With the rise in number of internet connections, numbers of web users are also increasing (Vidya, 2017; Nigam, 2018) and with rise in number of internet users in India, the rate of online shoppers is also

increasing and is expected that it will increase in future. It is forecasted that India's retail e-commerce will reach 23 percent from 2016 to 2021 (www.Statista.com). About 329.1 million (70 percent of internet users in India) people are forecasted to do online shopping majority of which belongs to male community. A study entitled "Understanding Online Consumers" was conducted by The American Express and Nielsen Survey (2016) claimed that people are more interested in using their plastic cards i.e., debit and credit cards for purchasing, payment of bills, e-ticketing, etc. They find it very convenient, very easy and comfortable to purchase their goods & services online be it durable goods or luxury products (Vaghela, 2014; Yamuna, 2018). They don't hesitate in buying products online because of various factors such as variety of products, variety of offers, availability of information, availability of preferred seller, easy payment method etc (Vaghela, 2014). A gradual but massive change can be seen in the consumer behaviour. Numbers of factors are responsible for such shift in buying behaviour of customers from manual to online such as website quality, enjoyment, trust etc. (Arpita, 2011). Customers' online shopping behaviour is guided by the features of Web site, its appearance, display of images, and not only on the product experiences (Lohse and Spiller 1998). A study was conducted by The American Express and Neilsen Survey in 2016 which revealed that online consumers prefer to pay through digital means i.e., debit/credit card rather than any other mode for online transactions. Many other authors confirmed that the online shopping trends are rising because of various reasons like it is money-saving, convenient, time saving, information availability, wide range of alternatives etc. (Breitenbach and Van Doren, 1998; Then and Delong, 1999; Crawford, 2000; Schaeffer, 2000; Ray, 2001). Discounts, rebates, saved shopping lists, incentive programs etc. have also led to increased use of internet for shopping purpose (Breitenbach & Van Doren, 1998). It is expected that the pace of online shopping will increase at double rate in coming years because now they (consumers) are attracted by more options available to them like cash-back offers, cash/ card on delivery etc.

1.3 ONLINE SHOPPING BEHAVIOR IN INDIA

India is one of the most proliferating economies in the world. It is the world's fourth largest economy in purchasing power parity with a GDP of roughly about $3.36

trillion (World Bank, 2010). These growth protrusions are certainly unerring for the retail sector of the Indian economy (Srivastava, 2008). The first WWW server and browser, created by Tim Berners-Lee in 1990 was opened for commercial use in 1991. The most popular products which are dealt online belong to technology and fashion genre. Mobile phones, digicams, i-pads, electronic gadgets, home appliances, clothes, footwears, MP3 players, accessories like watches, cosmetics, jewellery, perfumes and baby care products have been spotted with noticeable skywards movement (Vaghela, 2014). The Nielsen Global Online Shopping Report shows more than a quarter indicates they spend upwards of 11 percent of their monthly shopping expenditure on online purchases. But shopping is a very cautious task because it involves money. Consumers follow trusted sources prior to making purchases online as well so that they can earn maximum value in return (satisfaction). 71% Indians trust recommendations from family in deciding about online purchases, 64 % takes counsel from friends and 29% go for product reviews. 50% of the Indian consumers surf social media forum to take online purchase decisions. Online reviews and opinions are considered most vital when they go for buying Consumer Electronics, Software, or a Car (India social,2014).

With the emergence of technology, whole world has adopted internet in each and every possible manner. Nowadays, online shopping has become a very common and easy task for people. If they like the product, they just click for it. Anytime, anywhere shopping, comparing various brands, getting online customer reviews, payment methods etc. are various reasons why people are going for online purchasing (Kanchan, 2015). Other reasons of choosing online mode as shopping channel include variety of products, choice options, quick & better services, schemes, offers, value for money and discounts etc. (Kumar, 2012). Talking about internet shopping, Comiskey (2006) in his research conducted a study on Indian people. He pointed out that out of them, 78 % respondents are well-acquainted with online purchases and 55 % respondents have at least purchased one time through online mode in the prior month.

Factors motivating Online Shopping

- Reasonable prices

- Warranty
- Easy availability without travelling
- Better Product specifications and details from all angles can be seen
- Making comparisons among various products of same nature without much botheration
- Discounts & other offers
- Easy returns policies
- Multiple payment options
- Usable customer reviews

Factors de-motivating Online Shopping

- Unreal buying experience as customer cannot touch and feel the product.
- Use of judgement is highly admirable in online shopping because of lack of personal contact.
- Fear of unknown prevails because there's no face-to-face contact with seller
- Sometimes sellers charge high amount of shipping charges.
- Online shopping makes the customer to wait for the product delivery which is not always feasible in cases when customers need the product immediately.
- Customers find it difficult to return the product despite being dissatisfied with the product performance because they find returning process cumbersome.
- Online fraud is a matter of high concern. People don't want to reveal their banking details because of the presence of cybercrimes.

1.4 MAJOR ONLINE PLAYERS

It has been observed that number of goods and services are now being provided online. Various websites and apps are available on which orders can be placed. Abundant websites are present online which deal with numerous goods/services that any consumer can purchase. Some of them are given below:

Table 1.2 Major Online Players

Amazon India	Swiggy	Yebhi
Flipkart	Shopclues	Kraftly
Paytm	BookMyShow	Togoforgo
Jabong	EBay	Croma store
Myntra	Cleartrip	Smartshopper
Zomato	Caratlane	IRCTC
Makemytrip	Infibeam	Groffers

Source: www.companiesinindia.net

1.5 TYPES OF PRODUCTS PURCHASED ONLINE

When we talk about online shopping market, variety of goods & services are being offered online and their benefit is taken off by the customers. Products like Electronics, books, comparisons of products, computer hardware, apparels, movies, flowers, gifts, greetings, Jewellery, Gemstones, footwear, food & drinks, home items, cameras, watches, kitchen appliances, mobile phones, handicrafts, beauty products, ticketing financial products, baby care products etc. covers the major market share online (Nigam, 2018; Caroline Moraes et.al., 2017; Vaghela, 2014; Alessandro et. al., 12; Jain, 2014; Boardman & McCormick, 2018; Kluge & Fassnacht, 2015; Pereira et. al.,2018; Liu & Burns, 2013; Ramaswami et. al. 2014, Thamizhvanan, & Xavier, 2012; Kanwal, 2012, Vidya, 2017). According to Kumar (2016), e-commerce had stretched its arms world-wide in a teeny-weeny span of time. The online purchase intention rates have increased for more than half product categories as measured

between the time period of 2011-2014. And still higher growth rate in these categories is expected. Some of the products are sporting goods, e-books, toys, flowers, videos, games, event

tickets, DVDs, music, cars & car accessories, pet supplies, alcoholic drinks etc. The rates of some product categories have even tripled since the period spread over 3 years. These products are computer software and baby care supplies. Baby care products market is emerging as a very profitable product category in the recent years and is having the potential to grow in the coming future also. With the rising population, it becomes important to study the consumer behaviour in baby care product market. Numerous studies have been conducted on various products but very little is known about the consumer behaviour of baby care products buyers in Indian perspective. The present research is headed towards this product category and the online consumer behaviour towards baby care products.

1.6 BABY CARE PRODUCTS

Baby care products are those which are made to be consumed by babies. It includes baby toys, apparels, food items, accessories, diapers, cosmetics etc. Parents/ Guardians purchase such products for their kids because they themselves are unable to do so. They may visit retail traditional market and shopping malls but with change in buying methods, online trading has become quite common because of various reasons. Online retail has a better variety in terms of baby care products as numbers of players are present in the market and they provide customers with various marketing offers in order to grab market share. It is a globally proven fact that India stands second in terms of population among the world. Every minute 51 babies are taking birth (Browntape, 2017). Among various developing provinces all over the world, Indian economy has reported more than 2.5 crore child births annually. This stipulated that there's huge potential for baby care industry in India. This also allures domiciliary and global players to take part in the Indian market (6Wresearch.com, 2019). The growth in Indian population implies that there's a great scope of research in baby care products market since very little is researched about baby care products market in India (Ghosh, 2011). According to 6Wresearch, India Baby Care Products market is reckoned to enhance at a CAGR of nearly 10.1% during 2018-24. For baby

clothing, the most popular & searched brands are Snuggles Mothercare, Mom & Me and Carter. Mee-Mee, Fisher-price and Chicco are the most hunted brands for Baby Gear and Strollers. Pertaining to diapers, Johnson & Johnson, Mammy Poko Pants and Huggies are put forward superior (Bawankule, 2014). Dissimilar to other categories, baby-care segment has witnessed lofty number of repeat purchases. Approximately, more than 50% of shoppers have become recurrent buyers. Verily, it is observed that among all the buyers, 60% of them are women. As per industry approximations, every single minute of the hour, 15 baby care products are sold in Indian online market. Andhra Pradesh, Maharashtra and Karnataka States have been observed with high level of delving of 'babycare' keywords and most trivial searches are done by eastern states (Bawankule, 2014). It is seen that increasing income of Indian consumers and high birth rate is increasing the baby care market online (Browntape Report). A lot of websites/apps have come forward particularly dealing in baby care product category like firstcry.com, babyoye.com, hopscotch.com, mybabycart.com etc. Since the market is under penetrated, sellers need to take on promotion activities to make their presence known (Browntape Report). Talking specifically of baby care products market, the most famous web players are:

1. Firstcry.com
2. Hopscotch.com
3. Meemee.in
4. Babyoye.com
5. Amazon
6. Flipkart

Let's discuss about these players in brief.

1. **Firstcry:** Firstcry is the Asia's favorite baby care products shopping platform. It was established in 2010 by Supam Maheshwara and Amitava Saha as the CEO. The motto of company is "Big store for little ones". It is an Indian online store dealing in variety of products for small kids selling over 6,000 brands and more than 2,00,000 unique products in this segment. Brands like

huggies, pampers, fisherprice, Disney, chicco, Johnson etc. are being sold online. Now, it has expanded its geographical operations in offline market too having more than 400 stores spread all over India.

2. **Hopscotch:** Hopscotch is an Indian company established in 2011. The founder of hopscotch is Rahul Anand and headquarters situated at Mumbai, Maharashtra. It deals in wide variety of brands for baby care segment including international as well as local brands for kids, mothers and home. Hopscotch provides a wide range of products to the potential customer and involves filtering of product according the age or gender etc. of the kid.

3. **Flipkart:** Flipkart was established by Sachin Bansal and Binny Bansal, IIT Delhi alumni in 2007. Flipkart, like, Amazon initially started with selling books online. Tough competition was given to Amazon India and Snapdeal. But with time, it stretched its arms to various categories of products like music, clothes, electronics, gadgets, movies etc. In 2014, Flipkart took over Myntra and in 2016, it took over Jabong. Flipkart delivers to almost over 600 cities in India. The founders of company were named as Top 100 most influential people in TIME Magazine. At present, it is dealing in 80 million products under 80+ categories with co-operation of 100 thousand sellers, 100 million registered users and 8 million shipments/month. Flipkart sales reached 1 billion $ in 2014 and according to an estimate the online (Raman, 2018) retailer sells close to 10 products per minute.

4. **Amazon:** Amazon was established in 1995 by Jeff Bezos. Its headquarters are situated at USA. Initially, Amazon started as an online bookstore with the motto- "Get Big Fast". But it gradually increased its product range which reached almost 170 million with the co-operation of 4,50,000 sellers across the world. Talking about Indian market, it has joined hands with 20,000 sellers to do business at global level. In India, it largely covers Tier-II and below cities reaching 20,500 pincodes. The revenue for the year ending 31-03-2019 was estimated to be $241.545B a 25.03% increase year-over-year.

5. **Babyoye:** Babyoye was originally owned by Mahindra Group and was

previously known as “Mom and Me” dealing in baby care products segment. In the year 2016, babyoye.com was acquired by Firstcry.com from Mahindra.

6. **Meemee:** Meemee was launched in 2006 after working on the offline platform for many years. It is a very well recognized brand dealing in products for babies in the age group of 0-3 years. It provides all types of products for them like essentials for baby bedtime, bathtime, playing, nursing & feeding, cleanliness of baby etc. They even provide wide range of products for new mothers as well as expecting mothers. Meemee provides flexible returns, quick delivery of products, easy payments, discount, guaranteed savings, cashbacks etc. to the customers. apart from online store, it has near 200 distributors and over 3000 baby stores and chemists who sell their products efficiently in the offline market.

1.7 RATIONALE OF THE STUDY/ NEED OF THE STUDY

Many researches have been conducted in the past regarding online shopping behaviour. Nigam (2018) conducted research to study the online search behaviour of online shoppers with respect to buying of consumer durables. Nigam (2018) considered technology, fashion, mobile phones, i-pads, digital cameras, jewellery, beauty products, home & kitchen appliances, watches, perfumes, baby care products etc. From the observations based on extensive literature review, it is seen that very little research has been conducted so far on baby care product category despite of having a potential to flourish online in Indian context. Indian baby care market has emerged as one of the most profitable markets and has seen phenomenal growth over last few years (Rajeswari et. al., 2017; Kumar, 2016). The impact of various constructs (customer value and switching costs) on customer satisfaction and customer loyalty may be product/service and brand specific. So, keeping in purview the increasing scope of baby care product market, the current study will focus on baby care products (Srivastava, 2013). The relationship between customer satisfaction and switching cost is not explored yet (Edward & Sahadev, 2011; Chang et. al., 2009, Balabanis et. al. 2006). The mediating role of e-satisfaction among customer value and e-loyalty is not explored with respect to products other than courier services which shall be explored in further studies (Lam et. al., 2004). The outcomes of e-

loyalty are rarely studied in the previous researches. Some authors have studied this aspect but further there's a need to test the consequences of e-loyalty (Singh et. al.,2017; Chang et. al., 2009).

1.8 SUMMARY OF THE CHAPTER

In this chapter, the researcher discussed about the underlying concepts so as to have an understanding of the constructs under study. Elaborated discussions about e-commerce and its impact in India, online shopping behaviour, baby care products market, customer value, switching barriers, e-satisfaction, e-loyalty and various outcomes of e-loyalty are done in this chapter. It can be seen that use of internet has increased tremendously in the world and in India particularly. Now, tough competition is faced by traditional market. Indian people use mobile phones as the most preferred choice of accessing internet as they are a user friendly, cheap and very convenient source. And it is seen almost equal ratio of male users and female users exist in urban as well as rural India. People prefer to shop online, study online, make payments online, pay bills online, books travelling tickets online, purchase (download) music/movies online and for anything that they do in traditional market. With these obvious reasons internet usability has increased. Sellers have to adopt numerous marketing strategies to gain attention of customers whether online or offline. Hence, it becomes important to study the impact of internet on Indian market structure so that entrepreneurs/managers of business can make better managerial policies to survive in the market. Baby care products are those which are made to be consumed by small babies. It includes baby toys, apparels, food items, accessories, diapers, cosmetics etc. Among various developing economies around the world, India accounts for over 2.5 crores child births annually indicating huge growth potential for baby care industry in India, attracting domestic and international players to participate in the Indian market (6Wresearch.com, 2019). The growth in Indian population implies that there's a great scope of research in baby care products market since very little is researched about baby care products market in India (Ghosh, 2011). It is seen that increasing income of Indian consumers and high birth rate is increasing the baby care market online (www.indianonlineseller.com).

CHAPTER-2

REVIEW OF LITERATURE

2.1 Baby Care Products

Baby care product market is increasing widely as the population is increasing. Baby care products are categorized under high-risk products because the actual purchasers (parents) are not the actual consumers (babies) (Srivastava, 2016). Srivastava (2016) mentioned that brand innovativeness increases brand trust and brand trust rests a potent role in building customer value in high risk product category. They tried to find out the moderating effect of education and working status of mothers on the relationship between antecedent variables and the brand trust. Baby care products category includes baby toys, baby apparels, baby food items and so on. Mathuthra & Latha (2016) tried to know the consumer buying behavior w.r.t Johnson & Johnson and Himalaya products. Srivastava et. al., (2015) conducted their study on baby care toiletry products (baby oil and baby skin lotion) and suggested that other products such as toys, apparels and food items etc. be researched extensively. Rajeswari et. al., (2017) tried to understand the decision-making process of customers in baby care category and its influential factors. Rajeswari et. al., (2017) also discussed that baby care products market is one of the most money-making markets and has seen astonishing growth in recent few years. In an article written by Mini P. Thomas in "The Week", it is mentioned that UNICEF has estimated that approximately 20 million babies will be born in India between March 2020 and December 2020, since COVID-19 was declared a pandemic (The Week, 2020). The Economic Times E-paper and the Northeast now also mentioned the same fact in one of their articles.

It can be seen that the above mentioned have focused on various baby care products and their brands but the consumer behaviour in online setting is not researched. In the e-commerce era where almost all the products are being bought online this product category has remained under-researched (Ghosh, 2011; Srivastava, 2013, Kumar, 2016).

2.2 Online Shopping Behaviour

Internet has changed the picture of Indian market since its emergence. It has changed the ways people come in contact with each other. The functions performed by suppliers related to marketing and logistics are also impacted severely (Khan, 2016). People use internet to gather information about variety of latest products available as well they get information about the product they want (Santoso, 2020). It is a platform for customers to provide them with purchase characteristics as no other medium has provided (Kanchan et. al. 2015; Santoso,2020). Internet has changed the whole market scenario. Time, cost and ease of report generation had attracted customers online (Thamizhvanan, & Xavier, 2012). As shopping trends are changing from physical stores to online stores, it becomes important to acknowledge the various stimulants of consumers online purchase intention (Baskaran, 2019). The results of the study conducted by Pandey and Parmar, 2019 suggest that consumers' online shopping behaviour depends upon demographic, social, situational factors. Other factors include past experience, internet & computer literacy, website design, social media. The sales promotional scheme, product features, payment options, delivery, after sales services etc. play an important role in online shopping. Nearly all types of products are being sold online. There are websites dealing in travel, electronic gadgets, books, accessories, health & beauty (Joshi, 2010). Many other prominent researchers like Dash, 2010; Moraes et. al., 2017; Nigam, 2018, Boardman & McCormick, 2018 also supported this fact. Precious products like jewellery are also attracting huge market (Nigam, 2018; Sorce & Widrick, 2005). Cloths, electronics and accessories are bought frequently over internet (Vaghela, 2014). Youngsters no matter either male or female are majorly involved in online shopping (Kumar, 2012). From the literature, very interesting facts have come forward that the male members of society are more actively involved in online purchasing as compared to females. Vohra, 2018; Kanchan et. al., 2015 also proved that males are keener on buying products online rather than females. Thamizhvanan, & Xavier (2012) have also supported the same fact in their research. It is seen that youngsters are risk-takers and are well-acquainted with the procedure of shopping online as compared to elderly people (Kumar, 2012). But, in one of the studies done by Victor & Widrick (2005), it

is proven that older males do more online shopping rather than young boys. From the age group lying in 36-45 years, majority of respondents embraced online shopping (Gurleen,2014).

Nigam (2018) said that men shop for their electronic items, personal audio, footwear and lifestyle products online. However, it is seen that females are more affected by negative product reviews than positive reviews as compared to males (Bae & Lee, 2010). Online stores are launching their mobile apps more frequently so as to attract a large number of customer share by providing them more time saving and more convenient shopping experience. To take the appropriate advantage of changing & rising online shopping trends, many more companies are teaming up with sites dealing in daily deal and discounting. In a research conducted on online shopping channel preferences, it was concluded that M-Commerce is favoured shopping channel for youngsters i.e., people in 20s. Unalike, its popularity decreases among aged generation. E-commerce is the most prominent shopping channel. The reasons to choose physical stores for senior citizens are that they find it more convenient, selection choices/variety is more. In fact, they can explore more and can enjoy too. Catalogues were seen outmoded and are no longer contemplated a transactional mode (Boardman & McCormick, 2018). There are many factors which lead the customer towards or take a back from doing online shopping like impulse purchase orientation, past online purchase experience and online trust (Thamizhvanan, & Xavier, 2012) Age, (Sorce & Widrick, 2005), the availability of product online and higher grade of trust for online customer reviews (Liu & Burns, 2013) are other factors which bring variance in purchasing behavior of customer. There are two other important factors which push the potential customer towards online shopping namely, customer value provided to the customer and increased switching barriers (Shun & Yunjie, 2006; Balabanis,2006).

According to another research Report entitled “How is COVID-19 Changing Americans' Online Shopping Habits?” it was found that online shopping has increased gradually even before Covid-19. And during the spread of COVID-19, the movement of people though decreased in America but people still made online orders because of access to internet. This represents that there are chances of growth of business of

online retailers. In the same Report, on the contrary, it was noticed that people with low income avoid online shopping as compared to higher income group. Households with children have better chances of doing online shopping on daily basis than the households where children are absent with the differences of 8%-2.5%. During the spread of COVID-19, online shopping in urban areas increased as compared to rural areas but it is also true that differences are slight. Due to restrictions of movement as imposed by the government, people have to stay-at-home orders and retail closures would prompt people to shift to online shopping.

There are no segments which are left untouched and unaffected by the pandemic. It is seen that spread of Coronavirus has brought noticeable changes in consumption habits of consumers (Watanabe, 2020; Santoso, 2020). There were people who never shopped online but now they shifted towards online shopping and people who were already shopping online have increased the online consumption (Watanabe, 2020). Even there were people who halted the offline shopping completely due to spread of coronavirus (Watanabe, 2020). Watanabe (2020) in their study have mentioned certain advantages of online shopping like; lesser search cost, lesser transportation costs, no parking problems, no need to visit physical stores, need not to carry the baggage, availability of variety of products, easy comparisons on various online retailers. Also, Holmes (2020) and Santoso (2020) supported this fact. Moreover, it is forecasted that with the emergence of numerous online shops many offline stores are losing market and now anyone can open online shops with minimum capital and effective marketing tactics (Sutiono,2019; Santoso, 2020)

Watanabe (2020) also predicted that the pattern of increased online consumption is irreversible even after the Covid-19 is over. It is because people are afraid of moving in physical markets/ stores and want lesser and lesser face-to-face contact with seller (and even anybody) that's why they are shifting towards online shopping (Widayat,2020; Santoso, 2020; Kundu & Bhowmick, 2020). Each and every industry i.e., manufacturing, travel, hospitality, sports, petroleum, oil, import-export, financial sector, banks, event industry, entertainment, healthcare, education, agriculture, poultry, fisheries, meat sector, stock market, pharmaceutical, aviation, information technology, media, research & development, real estate, housing sector, family

dynamics, video-gaming etc. are affected by this pandemic and thereby increasing the scope of online services (Ozili,2020; Hasanat et. al., 2020; Nakhate & Jain, 2020; Alber, 2020; Elrhym & Elsayed, 2020, Nicola et. al.,2020; Jain et. al.,2020, Bhalekar,2020). In India, more than 50% industries have faced the adverse effects due to COVID-19 on their operations (Bhalekar, 2020). During pandemic, technology has emerged as an angel and has made purchases even more comfortable for consumers (Santoso, 2020). Elrhym & Elsayed, 2020 conducted a study on top 5 e-commerce companies and found out that the revenues are expected to increase in times to come.

company	Headquarters	2020	2021	2022	2023
Amazon	USA	330,711	386,746	448,115	505,786
Alibaba	China	519,372	671,065	834,509	1,046,942
Rakuten	Japan	1,423,889	1,616,054	2,016,036	2,497,850
Zalando	Germany	7,633	8,905	10,033	11,109
ASOS	United kingdom	31	36	41	46

Figure 2.1 Expectations of future revenues for e-commerce companies

Source: Market insider

2.2.1 Customer Value

Oliver & DeSarbo (1988) explained customer value as the ratio between consumer's input to service provider's input. And customers measure a company's ratio of outcome to inputs by making comparisons with its competitors' offerings (Yang & Peterson, 2004). "Perceived value is the consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given."– Zeithmal (1988). Bolton and Lemon, 1999 engrossed that customer value or customer perceived value is based on equity theory. Equity theory says that when a customer evaluates what is deserving for the cost of perceived offerings. Shun & Yunjie (2006) says Customer value is a basic purchase goal and central to all prosperous trading transactions. They opined that customer value plays an important role in predicting choice of customers, future repurchase intentions, market share of seller, profitability and in achieving competitive advantage. Customer value helps in anticipating

purchasing behaviour and in bringing imperishable competitive advantage (Parasuraman et. al., 1985; Zeithaml, 1988; Bolton & Drew, 1991; Dodds et. al., 1991; Holbrook, 1994; Cronin et. al., 2000; Chen & Dubensky,2003). Customer value is potent in e-commerce context as it induces people to visit a website in order to attract visitors to a retail outlet. Shun & Yunjie (2006) gave a three-component model to explain the customer value in a better way. They divided the customer value in three categories: outcome value, enjoyment and process value. Chen & Dubensky (2003) suggested various factors that affect customer value in business-to-consumer e-commerce environment. It includes: valence of experience, perceived risk and product value. Heskett et.al. (1997) discussed that customer's sagacity of a value obtained in a transaction strongly affects customer satisfaction.

2.2.2 Switching Barriers

Bansal & Taylor (1999) defined the term switching as, "replacing or exchanging the current service provider with another service provider". Switching is considered as the opposite of loyalty. Where loyalty is a positive outcome of dealing with the retailer and binds the consumer for a longer time, on the contrary, switching is a negative outcome of dealing with the retailer and urges the consumer to leave. Switching may be of two types: 1) store switching i.e. switching the store/ seller. 2) product switching i.e., switching the product (Singh & Rosengren, 2019). In the present study, emphasis is laid on first category as it is proved that people generally switch retailers frequently (Zhang et. al. 2008). The term switching has been derived from migration literature. Migration means movement of people from one place to another (Boyle & Halfacree,1998).

There may be some barriers which do not let customers to switch. "Any factor which makes it difficult or costly for consumers to change providers" is termed as Switching Barriers as defined by Jones et. al. (2000). Switching Barriers are those factors which stop customers from leaving the present product/service/ seller. Switching barriers prevent the leakage of brand loyalty by pulling the customers towards a particular brand/product. These factors lock the customers with the suppliers. Nowadays, switching among online sellers is quite easy and is just a click away. Consumers have many options available to switch to any other seller (Singh & Rosengren, 2020).

Customers stay with the supplier basically because of two reasons i.e., either they "want to" or they "have to" (Hirschman, 1970; Johnson, 1982; Levinger, 1979; Ping, 1993). "Wanting to be" represents a positive relationship between customer and the supplier which shows that they are happily and willingly attached to a supplier. On the other hand, "having to be" represents a negative relationship between the parties which shows that they are forcibly being dragged towards the supplier (Hirschman, 1970). Superiority of supplier, good quality of the product, good services of supplier etc. are examples of positive switching barriers. Monopoly of supplier, financial condition of buyer, transportation problem etc. are examples of negative switching barriers. Positive switching barriers are envisaged to have a worthwhile effect on satisfaction, intention to repurchase and attitudinal loyalty. Negative and positive switching barriers are expected to be autonomous of each other (Julander & Soderland, 2003). There are a lot of factors which enable customers to shift from one seller to another (Singh & Rosengren,2020). Different researchers have tried to explain the concept of switching barriers. Singh & Rosengren (2020) mentioned that there are three types of variables that lead to switching the online sellers namely, push (retailer-based), pull (competition-based) and mooring variables. They conducted the study on online grocery shoppers and suggested that various other products may be researched upon. Singh & Rosengren, 2020 concluded that online shoppers are expected to switch more if push factors are more. And if switching cost is low and past switching experiences exist then also switching will be more. Switching costs are considered quite important because it helps in determining customer loyalty and the long-term relationship and also it helps in understanding various reasons that ensure the client to stick to a particular product (Christino et. al. 2019). It is not always necessary that customer switches. He may opt to stay for long with the particular product (Nespolo, 2015; Cipoli & Lidas, 2018). He may choose to stay strong because of his experience with the product/brand he is consuming (Nespolo. 2015). The decisions of consumer may be based on his perceptions about the switching costs (Bell et. al., 2005). Higher the switching costs, higher will be the chances that customer satisfaction leads to customer loyalty (Christino et. al., 2019). According to previous studies, numerous kinds of switching barriers have emerged as popular ones. Various researchers have described switching barriers in their own way.

Table 2.1 Switching Barriers

Author	Variables
Hirschman (1970)	1. Positive barriers 2. Negative barriers
Lund (1985)	1. Investment in relationships 2. Commitment
Rusbult et. al (1986)	1. Alternative quality 2. Investment in relation
Klemprer (1987)	1. Learning costs 2. Transaction costs 3. Artificial costs
Fornell (1992)	1. Transaction costs 2. Search costs 3. Learning costs 4. Customer habits 5. Cognitive effort 6. Emotional costs 7. Financial risk 8. Loyal customer discounts 9. Social risk 10. Psychological risk
Ping (1993)	1. Alternative attractiveness 2. Switching costs 3. Investment
Jones et.al. (2000)	1. Interpersonal relationships 2. Switching costs 3. Attractiveness of Alternatives

Switching costs are the costs of changing services in terms of psychological costs, time and money (Dick & Basu, 1994; Sengupta et. al., 1997). Dick & Basu

(1994) mentioned that increased satisfaction and increased switching barriers are antecedents of E-Loyalty. To make customers loyal their satisfaction level shall be increased and else ways, the switching barriers shoots up (Ranweera & Prabhu ,2003; Gronhaug & Gilly, 1991; Heide and Weiss, 1995). Researches on online switching barriers are neglected. It is because of the perceived ease with which customers can swap between online suppliers (Balabanis, 2006). But despite this ease of comparisons, online shoppers don't switch to other suppliers very frequently if compared with traditional shoppers (Reichheld & Schefter, 2000). From past two decades, a great many researchers have probed the moderating role of switching barriers in discovering customer post-purchase behaviors (Urbany, 1986; Anderson & Narus, 1990; Jones et al., 2000; Lee et al., 2001; Ranaweera & Prabhu, 2003; Patterson, 2004;). The role of switching barriers is studied by various people in various ways (Matos et. al., 2009). In a study conducted by Chen & Wang (2007), the aftermath of switching barriers acting as moderator on tangled interrelationships among the antecedents and repercussions of customer satisfaction in the life insurance service context was seen. In cases where the level of customer satisfaction is undifferentiated, the level of customer loyalty can oscillate in accordance with the enormity of the switching barrier (Lee & Cunningham, 2001; Colgate & Lang, 2001; Jones et al., 2002). Yang & Peterson (2004) examined the significant moderating role of switching costs on loyalty through customer satisfaction by exploring online service users. In another study done by Edward & Sahadev (2011), the mediating role of switching costs and its straight impact was explored among customers of mobile telephone service providers in pan India.

2.2.3 e-Satisfaction

According to Wangenheim (2003), "customer satisfaction as the outcome of a comparison between expected and perceived performance throughout the customer relationship." Satisfied customers are believed to create a closer relationship with the retailer (Srinivasan et. al., 2002). According to Oliver (1997) "online satisfaction is the customer's perception of pleasurable fulfilment in his/her online transaction experiences."

A lot of research has been conducted on the satisfaction construct but it is equally true

that the results may vary with the variation in in product/service category (Shun & Yunjie, 2006; Singh et. al. 2017, Edward & Sahadev, 2011, Han et.al., 2009; Matos et.al., 2009).

Basically, satisfaction is known as an antecedent of loyalty (Balabanis et. al., 2006). A number of renowned researchers have agreed to the fact that e-satisfaction is an immediate and potent element in determining e-loyalty (Kim & Lim, 2001; Anderson & Srinivasan, 2003; Gustafsson, et.al., 2005; Bai et.al., 2008; Lee et.al., 2009; Udo, et.al., 2010, Eid, 2011, Lin et.al., 2011). Yuksel & Yuksel (2007) conducted a study on shopping experiences of tourists and found out that satisfaction positively affects loyalty. It is the satisfaction level of customer which ultimately decides whether customer will stay with the seller or will move to some other seller (Li et. al., 2007). Customer satisfaction is believed to be one of the main drivers of e-loyalty. It is so because as customer satisfaction increases, customer retention rate and positive submissions to kith and kin also hike. And furthermore, repurchase behaviour of customers improves thereby giving a boost to profits of organisations (Collier & Bienstock, 2006; Carlson & O'Cass, 2010). Hence, it can be said that satisfaction is an important aspect that decides the long journey of any product or service whether offline or online market.

Higher the satisfaction, higher will be the loyalty (Ghane, 2011; Kim, 2009; Al-Adwan & Al-Horani,2019). This relationship holds true in online environment also (Zeithmal & Bitner, 2000). Thus, satisfaction can have a strong positive effect on customer loyalty intentions in E-commerce Al-Adwan & Al-Horani,2019 also supported the fact that e-satisfaction and e-loyalty have a well -approved relationship. Moreover Al-Adwan & Al-Horani (2019) narrated that this relationship is stronger in online context as compared to offline structure because due to the lack of physical communication. Bansal (2004) that the existing models that examine the antecedents and consequences of satisfaction in offline structure are equally applicable in online setting. Customer satisfaction has a strong relation with loyalty in the online context (Shankar et. al., 2003). In online context, satisfaction is referred to as e-satisfaction and Loyalty as e-Loyalty respectively. Semeijn et. al., (2005) herded a survey on four online shopping areas, vis-à-vis books and Compact Discs, computer software and

airline tickets, computer hardware and electronics and showed a vigorous relationship between customer satisfaction and loyalty (Mouakket & AL-Hawari, 2012). Also, Mouakket & AL-Hawari, 2012 conducted similar study on online reservations. e-Satisfaction is the gratification of the customer with respect to their past purchasing experience with a given e-commerce firm (Anderson & Srinivasan, 2003). Shun & Yunjie (2006) opined that satisfaction is a customer's overall feelings and attitudes towards a purchase situation. And, such satisfaction leads to repetition in purchases by the customer (Srinivasan, 2003, Devaraj et al. (2002). The reason is that satisfaction leads the customer to save and retrieve the search history as and when required thereby increasing the confidence of customers. Another reason is that customers may switch to other supplier whenever they need because of low switching costs (Jones et. al.,2000; Wang & Zhang, 2012). Several other studies have confirmed that e-satisfaction and e-loyalty are positively connected to each other (Chang & Wang, 2008; Sahadev & Purani, 2008; Chiou et al., 2009; Kim et al., 2009). And people who are satisfied will also promote the product/ brand positively (Albert & Merunka, 2013). A number of antecedents of satisfaction have been explained by researchers in the past. Some of them are: trust (Pappas,2014; Lee et. al., 2005; Anderson & Srinivasan,2003; Ghane, 2011; Chiu et. al.,2009), overall service quality (Lee et. al.,2005), convenience, variety seeking, social interaction (Christoduolides & Michaelidou, 2010), e-service quality (Ghane, 2011), Process value, enjoyment value, outcome value (Shun & Yunjie, 2006). Customer value is considered an important factor to determine e-satisfaction (Lam et. al., 2004; Yang & Peterson, 2004). Many factors related to technology, customer and organization also help in finding out the e-satisfaction level of customer (Ismail & Safa, 2014) whereas Nugroho studied security/privacy, convenience, customization, communication, website aesthetics and delivery as the factors determining e-satisfaction. Kim et. al. (2004) in his study examined product quality, design, brand image, price, corporate image, country of origin, technology to study the customer satisfaction.

2.2.4. e-Loyalty

Ivanov (2007) defines e-loyalty as an intention to revisit a website or to make a transaction from it in future. Chang et. al. (2009) defined customer loyalty as the

commitment of repeatedly buying a preferred product/service and positive WOM consistently in future. e- Loyalty is a customer's favourable attitude towards an e-commerce website that predisposes the customer to repeat purchases (Ghane, 2011). Anderson & Srinivasan (2003) supported this definition. There are great chances of achieving loyalty of customers only if customers have a favourable attitude toward the brand (Al-adwan & Al-Horani,2019). e-Loyalty extends traditional (offline) loyalty concept to online environment.

According to Luarn and Lin (2003), "online loyalty is the intention of a consumer to repurchase products/services through a particular e-service vendor".

These definitions prove that in order to become loyal, consumers shall revisit a website which ultimately becomes a success ladder for the seller. Customers who possess higher preferences and who are mentally attached towards a particular e-retailer can be appraised as loyal to this vendor (Sohn & Lee, 2005).

Strauss & Frost (2001) suggested that the focus of e-loyalty should be on converting behavioural intent of consumers to immediate buying behaviour. e-Loyalty and e-satisfaction shares a strong relationship (Kim & Lim, 2001; Anderson & Srinivasan, 2003; Gustafsson, et.al., 2005; Bai et.al., 2008; Lee et.al., 2009; Udo, et.al., 2010, Eid, 2011, Lin et.al., 2011). e-Satisfaction and e-loyalty appears strongest when the customer discerns that the overall value offered by the rivals of present e-vendor is better (Anderson &Srinivasan (2003). It is also proved by Oliver, (1999); Reynolds & Beatty, (1999). Zeithaml et. al. (1996) also supported the well-established bond between customer satisfaction and customer loyalty. Carroll & Ahuvia (2006) also supported the fact that people who are satisfied with product/brand and positive feelings about the product have greater chances to become more loyal. To increase the e-loyalty various factors like brand image, prices, product quality, service, design and content of the web site and ceaseless communication with the customers and giving them rewards are examined (Smith, 2000). Many other authors have described different factors to be examined in their studies respectively such as product performance, reasonable prices, cyber security, trust, timely delivery, and follow-up service (Smith, 2002), website and technology, customer service, value proposition, trust and security, and brand building (Gommans et. al, 2001), perceived value, trust

and satisfaction (Lam, 2014). Ghane (2011) opined that e-satisfaction and e-trust are the two important antecedents of e-loyalty. On other side, Balabanis (2006) argued that switching costs and e-satisfaction are its antecedents. Process value, enjoyment value, outcome value is examined by Shun & Yunjie (2006) as its causes. An important study was conducted by Gurpreet et. al.,2017 in which customer satisfaction, commitment, trust and image are researched as the antecedents of customer loyalty.

2.2.5 Outcomes of e-Loyalty

The achievement of e-loyalty is a matter of achievement for an e-tailer because of lesser switching barriers in the online environment. Customers find a lot of options to change the product or seller very easily. So, the next level after attaining loyalty is the spread of loyalty to further potential customers. However, it is proved that more loyal the customers better and longer will be the relationships (Singh et. al., 2017). Also, Loyalty leads to retention of customers which further rises the revenue and decreases the cost of sellers. Reichheld & Sasser, (1990); Reichheld (1992); Sheth & Parvatiyar (1995) support a positive relationship between customer loyalty and business growth. Attainment of e-loyalty is not the end of shopping behavior. It further stretches its scope to other outcomes of e-loyalty like Intention to repurchase (Singh et. al., 2017), Word-of-Mouth (Singh et.al., 2017; Anderson & Srinivasan, 2003; Aydin et. al., 2014, Keiningham, 2011), willingness to pay more (Gurpreet et. al., 2017; Srinivasan et.al.,2002), Share-of-Wallet (Singh et.al., 2017; Keiningham, 2011). Keiningham (2011) opined strongly that customer loyalty is not enough, the sellers should go ahead to grab the share of customer's wallet. He said that wallet allocation rule shall be used as a new tool to streak ahead of the competitors. The researchers had tried to find out the outcomes of customer loyalty but they are unable to generalize them yet in all product categories and hence require further research.

2.3 SUMMARY OF THE CHAPTER

For conducting a study, extensive review of literature is required to be done. This chapter deals with review of literature of various constructs. A study on baby care toiletry products (baby oil and baby skin lotion) was conducted and it was suggested

that other products such as toys, apparels and food items etc. be researched extensively. Srivastava et. al. (2015). In the e-commerce era where almost all the products are being bought online this product category has remained under-researched (kumar, 2016; Srivastava, 2013; Ghosh, 2011). There are two other important factors which pushes the potential customer towards online shopping namely, customer value provided to the customer and increased switching barriers (Shun & Yunjie,2006; Balabanis, 2006). It is observed that customer value plays an important role in predicting choice of customers, future repurchase intentions, market share of seller, profitability and in achieving competitive advantage. A three-component model to explain the customer value in a better way was given. They divided the customer value in three categories: outcome value, enjoyment value and process value. (Shun & Yunjie ,2006). Increased satisfaction and increased switching barriers are antecedents of e-Loyalty (Dick & Basu, 1994). It was also seen that researches on online switching barriers are neglected online (Balabanis,2006). The mediating role of switching costs plus its direct impact was explored among customers of mobile telephone service providers in India (Edward & Sahadev, 2011). Manu researchers have proved in their studies that satisfaction is known as an antecedent of loyalty. The existing models that examine the antecedents and consequences of satisfaction in the offline structure is also applicable to an online setting (Bansal,2004). Customer satisfaction has a strong relation with loyalty in the online context (Shankar et. al., 2003). e-Satisfaction and e-loyalty appears strongest when the customer feels that his/her current e-business vendor provides him/her with higher overall value than that offered by competitors (Anderson & Srinivasan, 2003). Balabanis (2006) argued that switching costs and e-satisfaction are its antecedents. Shun & Yunjie (2006) examined process value, enjoyment value, outcome value as the causes of e-loyalty. More loyal the customers, better and longer will be the relationships (Singh et. al., 2017). Attainment of e-loyalty is not the end of shopping behaviour. It further stretches its scope to other outcomes of e-loyalty like Intention to repurchase, Word-of-Mouth, willingness to pay more, Share-of-Wallet (Anderson & Srinivasan, 2003; Aydin et. Al., 2014; Keiningham, 2011).

CHAPTER-3

RESEARCH GAP, RESEARCH OBJECTIVES, CONCEPTUAL FRAMEWORK AND RESEARCH HYPOTHESIS

3.1 RESEARCH GAP

1. Many Researches have been conducted in the past regarding online shopping behaviour. Nigam, 2018 conducted research to study the online search behaviour of online shoppers with respect to buying of consumer durables. Nigam (2018) considered technology, fashion, mobile phones, i-pads, digital cameras, jewellery, beauty products, home & kitchen appliances, watches, , perfumes, baby care products etc. Similar studies were conducted by Vaghela, 2014; Gurleen, 2012; Hemalatha, 2011; Kanchan et. al.,2015; Kim et.al., 2004. Moraes et. al., 2017 studied about ethical concerns that are to be kept in mind in case of purchasing and selling fine jewellery online. Nikolaus et. al., 2015; Pereira et. al., 2019; Liu & Burns, 2013 considered luxury goods in their research whereas Patil, 2014 studied the consumer behaviour in case of counterfeited luxury products. Alessandro et. al. (2012) tried to investigate impact of perceived risk and trust on online purchasing with respect to gemstones. Thamizhvanan & Xavier, 2012 conducted research to find out determinants of online purchase intention among youth in the Indian context. Another study was conducted by Boardman &McCormick (2018) on fashion apparels as product category to provide an understanding of how people of different ages use shopping channels. Christodoulides & Michaelidou, 2010 supported the same. Noble et. al. (2016) opined that in the present scenario, customers are well versed in shopping offline as well as online therefore it was suggested that there is a need to identify how the customer loyalty varies in multi-channel environment (Swaminathan et.al.,2019). From the observations based on extensive literature review, it is seen that very little research has been conducted so far on baby care product category despite of having a potential to flourish online in Indian context.

2. In India, the number of infants is increasing day-by-day as India stands second in world population. Along with it, the baby care product market is also expanding faster (Srivastava, 2013). Moreover, Indian baby care market has emerged as one of the

most profitable markets and has seen phenomenal growth over last few years (Rajeswari et. al., 2017; Kumar, 2016).

3. The impact of various constructs (customer value and switching costs) on customer satisfaction and customer loyalty may be product/service and brand specific (Reichheld and Sasser 1990; Jones and Sasser 1995; Oliver 1996; Shun & Yunjie, 2006; Edward & Sahadev, 2011; Han et.al., 2009; Matos et.al., 2009; Singh et. al. 2017; Swaminathan et. al.,2019). So, keeping in purview the increasing scope of baby care product market, the current study will focus on baby care products (Srivastava, 2013).

4. The relationship between customer satisfaction and switching cost is not explored yet (Reichheld and Sasser 1990; Jones and Sasser 1995; Oliver 1996; Edward & Sahadev, 2011; Chang et. al., 2009, Balabanis et. al. 2006).

5. The mediating role of e-satisfaction among customer value and e-loyalty is not explored with respect to products other than courier services which shall be explored in further studies (Reichheld and Sasser 1990; Jones and Sasser 1995; Oliver 1996; Lam et. al., 2004).

6. The outcomes of e-loyalty are rarely studied in the previous researches. Some authors have studied this aspect but further there's a need to test the consequences of e-loyalty (Singh et. al.,2017; Chang et. al., 2009)

3.2 RESEARCH OBJECTIVES

1. To study the effect of customer value and switching barriers on e-loyalty.
2. To examine the mediating role of e-satisfaction in the relationship between customer value and e-loyalty.
3. To examine the mediating role of e-satisfaction in the relationship between switching barriers and e-loyalty
4. To analyze the impact of e-loyalty on its outcomes for baby care products.

3.3. CONCEPTUAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

On the basis of above-mentioned research gap identified, certain constructs are taken

into consideration and a research model is proposed to understand the relationship between various constructs.

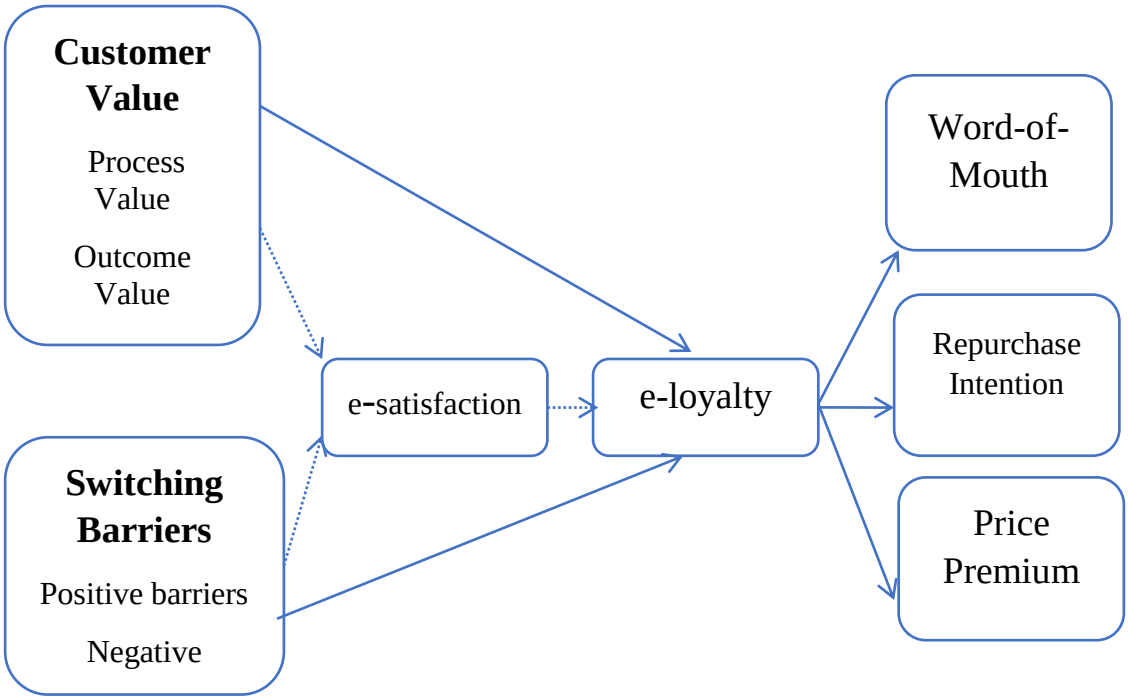

Figure 3.1 Conceptual Model

3.3.1 Customer Value and e- Loyalty

Customer value is gaining attention of researchers because it is playing an important role in predicting the consumer buying behavior and in achieving sustainable competitive advantage (Chen & Dubinsky, 2003). The same fact has been proved by many researchers namely Parasuraman et.al., 1985; Zeithaml, 1988; Bolton & Drew, 1991; Dodds, et.al.,1991; Holbrook, 1994; Cronin, et.al., 2000; Eggert & Ulaga, 2002; Yang & Peterson, 2004; Hsu et. al., 2006). Various researchers have proved that customer value have a positive effect on customer satisfaction (Oliver, 1993; Weiner, 1986; Bolton and Drew, 1991). However, Shun & Yunjie (2006) supported the fact that little has been written about the meaning of customer value as well as its role in e-commerce context. They proved that components of customer value have an impact on e-satisfaction and e-loyalty. A systematic review of online customer value in divergent industries may layout a complete primitive picture of online consumer behavior. Despite its importance, no systematic body of literature suggests how an e-

commerce shopping context affects perceived customer value (Chen & Dubinsky, 2003). Shun & Yunjie (2006) claimed that customer value may prove to be an important determinant of e-loyalty which may be product and brand specific.

So, the first hypothesis comes to be as follows:

H1: *Customer value has a significant impact on e-loyalty*

H1a: *Process Value has a significant impact on e- loyalty.*

H1b: *Outcome Value has a significant impact on e- loyalty.*

H1c: *Enjoyment value has a significant impact on e- loyalty.*

3.3.2. Switching Barriers and e-Loyalty

Switching barriers can be defined as the costs (both monetary and non-monetary) involved in changing from one supplier to the other (Heide & Weiss, 1995). Balabanis et. al. (2006) says that online switching barriers and e-loyalty are the under-researched areas. Kuo (2009) suggested that variables like switching costs (barriers) that affect consumers post purchase intention shall be discussed to have a better understanding. The switching barriers are studied in a very general way (Yang & Peterson (2004). It is actually a very complicated phenomenon and requires further exploration in e-commerce settings (M.A. Jones et. al. 2002; Chang et. al., 2009). Moreover, Singh et. al. (2017) are of the view that corporate managers shall increase the switching costs for their customers so that they can retain their averagely satisfied customers too which will ultimately increase the customer loyalty. However, it is not necessary that satisfied customers will not switch to other sellers. They may still defect (Oliver, 1999; Lam et. al., 2004). Pee et. al. (2018) argued that satisfaction and loyalty are independent factors and thus it is not always necessary that satisfied customer will be loyal. And, on the other hand, dissatisfied customers may not necessarily shift their choice of supplier as switching barriers may incur them high cost to shift (Jones et. al.,2000; Jones & Sasser, 1995). Thus, switching barriers are an important factor on which e-loyalty depends (Jones et. al., 2000).

So, the second hypothesis is:

H2: *Switching Barriers have a significant impact on e- loyalty.*

H2a: *Positive switching barriers have a significant impact on e- loyalty.*

H2b: *Negative switching barriers have a significant impact on e- loyalty.*

3.3.3 Mediating Role of e-satisfaction

Satisfaction is the general antecedent of e-Loyalty (Balabanis, 2006). Numerous researchers have proved that satisfaction positively affects loyalty (Zeithaml et al., 1996; Bloemer, et.al., 1999; Oliver, 1999; Kandampully & Suhartanto, 2000). This relationship seems to be applicable to e-commerce too (Reichheld, et.al., 2000; Anderson & Srinivasan, 2003; Kim et. al., 2004; Ghane et.al., 2005; Shun & Yunjie, 2006; Luo & Homburg, 2007, Chiu et. al., 2009; Lin, 2009; Christodoulides & Michaelidou,2010; Singh et. al., 2017; Hult et. al., 2018; Nugroho et. al. 2015. Customer loyalty is a commitment to repurchase a particular brand repetitively despite changes (Oliver, 1999). Singh et. al. (2017) emphasizes that there's a need to find out the factors affecting customer loyalty in Indian context because marketers gain competitive advantage by attaining customer loyalty. Cronin et. al. (2000) tried to understand the relationship between customer satisfaction, customer value and customer loyalty but was unable to find out the mediating role of satisfaction between other two constructs.

However, Lam et. al. (2004) tried to study the mediating role of satisfaction between customer value and loyalty taking courier services as the service category but further he suggested that different products/services shall be taken under the purview of research to know the relationship among constructs taken in a better way. In the present study, it will be interesting to know about the mediating role of e-satisfaction among:

(a) Customer value and e-loyalty

(b) Switching barriers and e-loyalty

Therefore, the third and fourth hypotheses are as follows:

H3: *e-Satisfaction mediates the relationship between customer value and e-loyalty.*

H3a*: e-Satisfaction mediates the relationship between process value and e-loyalty.*

***H3b**: e-Satisfaction mediates the relationship between outcome value and e-loyalty.*

***H3c**: e-Satisfaction mediates the relationship between enjoyment value and e-loyalty.*

***H4:** e-Satisfaction mediates the relationship between switching barriers and e-loyalty.*

***H4a:** e-Satisfaction mediates the relationship between positive switching barriers and e-loyalty.*

***H4b:** e-Satisfaction mediates the relationship between negative switching barriers and e-loyalty.*

3.3.4 Outcomes of e-loyalty

E-store loyalty generates recurring sales, increases price premium that a customer is willing to pay, strengthens customers retention and reducing customer acquisition cost. These efforts lead the pave towards building loyal customers who spread positive word-of-mouth (Toufaily et.al., 2013; Roy et. al., 2014). Researchers like Massari & Passiante (2006) talked of profitability as an outcome of loyalty. Chang et. al. (2009) mentioned that word-of-mouth and repurchase intentions are the outcomes of loyalty. Srinivasan et. al. (2002) also supported the fact by proving that WOM and willingness to pay more are the results of loyalty. Gounaris & Stathakopoulos (2004) explained types of loyalty in his research. Aaker (1996) explained that because of increased loyalty, it becomes easy for corporates to enhance the entry barriers for competitors, charging higher prices and makes then more innovative. Singh et. al., 2017 in their study conveyed that more the loyalty of customers, longer will be the relationships. They also mentioned various outcomes of e-loyalty but also suggested that there's a need to test the consequences of e-loyalty. Some of the outcomes of e-loyalty are word-of-mouth, repurchase intention and price premium.

3.3.5 e-Loyalty and Word of Mouth

Singh et.al. (2017) defines Word-Of-Mouth as an informal oral communication by the loyal customers. When customer satisfaction is converted into customer loyalty, then the customers spread word-of-mouth (Tsao & Hsieh 2012). The loyal customers of a product are more likely to spread constructive verdicts for the respective organization (Dick & Basu, 1994; Luo & Homburg, 2007; Akbari *et. al.*, 2016). Customers who

are in long-term loyal relationship with the product help in creating free publicity in the market and also in promoting and recommending the product among their acquaintances (Reichheld & Sasser, 1990; Bettencourt, 1997; Shoemaker & Lewis, 1999; Eisingerich & Bell, 2007). E-loyalty upshots in positive word-of-mouth. (Dick & Basu, 1994; Alves & Raposo, 2007; Albert & Merunka, 2013; Cavalheiro et.al., 2014;) seconded the conclusion given by Albert & Merunka (2013). Many researchers have worked upon the relationship between e-loyalty and word-of-mouth and they have proved that there is a significant and positive relationship between the two constructs (Srinivasan, 2002; Zeithaml, et. al., 1996; Lam et. al., 2004; Palmatier et. al., 2006; Lam & Burton, 2006; Cant & Toit, 2012; Akbari et. al.,2016). Therefore, next proposed hypothesis is:

H5: *e-Loyalty has a significant impact on* Word-of mouth.

3.3.6 E-Loyalty and Repurchase Intention

The likelihood of a customer that he'll be purchasing from the same online seller again is known as repurchase intention. While repurchase is the actual action, repurchase intent is defined as the customer's decision to engage in future activities with the retailer or supplier (Hume et. al., 2007). Repurchase intention and e-loyalty hold a very strong positive relationship (Curtis et. al., 2011). Loyal customers are expected to consistently repurchase in spite of competitive efforts (Dixon et. al. (2005). Eisingerich & Bell (2007) opines that customer loyalty is a strong and dominant determinant of repurchase intention. Only if customers are brand loyal, then they will repurchase the product or avail the service again and again. The past positive experience of customer leads to either repurchase or to boycott the particular product. Lam et. al. (2004) supported that loyalty leads to favorable buying behavior on repetitive basis. Oliver (1999) defined Loyalty as, "repeated purchase behaviour presented over time that is driven by a favourable attitude towards a specific product or company". Building customer loyalty is an important issue in today's ever-changing era because customers have a lot of options available to them in the online market and if loyalty extinguishes the customer also exits. Al-Adwin & Al-Horani (2019) discussed in his study that e-loyalty leads to repurchase. Reichheld (1992); Reynolds & Beatty (1999); Bolton *et. al. (*2000); Fullerton (2003) agreed that it is

necessary to take care of brand loyals so that they repurchase the products again with the same seller. Therefore, the next hypothesis is:

H6: *e-Loyalty has a significant impact on Repurchase Intention.*

3.3.7 e-Loyalty and Price Premium

Price Premium is the sum that the customers are willing to pay more for a particular product to their favorite brand rather than to their competitors (Zeithaml et. al., 1996). Price premium may be either positive or negative. If the customer is loyal, it will be positive otherwise negative. Price premium is an indicator of brand loyalty (Aaker, 1996; Evanschitzky et.al., 2012). Some brand loyals may be ready to pay more to stay with their sellers/products than to shift to any other even if they are more affordable (Singh et. al., 2017; Reichheld & Sasser,1990). Loyal customers are affected by the economic aspects of the transaction as well as emotional relationship with the firm (Jain et. al., 1987). And the emotional attachment with the firm may reduce the customer's resistance to price premiums (Mattila, 2001; Evanschitzky et.al., 2012) whereas customers who are not loyal only focused on price fluctuations. Srinivasan et. al. (2002) in his study revealed that e-loyalty has a positive impact on price premium. Therefore, the seventh hypothesis is:

H7*: e-Loyalty has a significant impact on Price Premium.*

CHAPTER-4

RESEARCH METHODOLOGY

Research Methodology is a tool to achieve the objectives of the study. Research methodology includes the series of tasks to be performed in order to achieve research objectives. According to Clifford Woody, research comprises defining and redefining problems, formulating hypothesis or suggested solutions, collecting, organizing and evaluating data making deductions and reaching conclusions and after that testing conclusions to determine whether they fit the formulated hypothesis.

Research is thus an original contribution to existing stock of knowledge to make advancements. The description of proposed methodology adopted to furnish the objectives of the study is given below: -

4.1 Research design

According to C.R. Kothari, "a research design is the arrangement of the conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure."

The research design includes an outline of what the researcher will do by writing the hypothesis and its operational implications to the final analysis of data. Cooper et. al. (2008) explained research design as the blueprint of how to collect data, how to measure and how to analyze data in the most accurate way. A research design is "a plan that describes how, when and where data are to be collected and analysed" (Parahoo, 1997). Research design is the pre-requisite of any research because it ensures smooth performance of all the tasks involved in the research process and thereby achieving maximum information without the loss of money, time and efforts. Preparation of research design shall be done carefully and diligently because it acts as a map of research and any deviations from the map designs may change the structure of building which is not always good.

A good research design may run the research in a simplified manner and the researcher will have to incur lesser and lesser cost. If it is not designed properly, it may doubt reliability of results of research which are quite upsetting.

Different types of research designs are:

1. Descriptive research design: Descriptive research emphasizes on describing the characteristics of a particular group under the study. It explains various questions related to the group like what, when, who, how, where kind of questions. But it does not give answer to the 'why' kind of questions of the given research problem (Hair et. al. 2002). This research helps in understanding various demographics and other characteristics of the population under study. The problem is clearly defined and structured. Certain surveys and observations are done so as to reach certain specific conclusions (Bajpai, 2017).

2. Exploratory research design: Exploratory research as the name implies is exploratory in nature. It focuses on exploring the various dimensions, facts and figures about a research problem. It simply aims to understand a particular problem/situation. This research is generally unstructured and quite flexible one because the researcher is unaware of the topic under purview. The findings of such research are not conclusive and require further conclusive research to be conducted so that it can be accepted in general. (Bajpai, 2017).

3. Causal research design: Causal research design is conducted to find out the cause-and-effect relationship among variables under the study. Unlike descriptive research design, it gives answer to 'why' part of the questions. And unlike exploratory research design, it is well structured in nature and problems are clearly defined. Certain experiments are done to find out the relationship between dependent and independent variables and to reach certain conclusions (Bajpai,2017).

The research under the present study is descriptive in nature as it describes the relationship among the various constructs (i.e., customer value, switching barriers, e-loyalty, word of mouth etc.) taken in the study of the baby care products. Descriptive research design is the observation of data in natural conditions without any deliberate manipulations in the data collected so that accurate information can be studied and analysed. Descriptive design is concerned with finding out what, where, when, who

and how much of the research problem in consideration. Descriptive research design explains the results of the research just like a commentator explains what is happening in a match but he cannot make any kind of changes in the results so coming.

4.2 Sources of data

There are two types of data namely primary and secondary sources of data. For the research purpose, both sources of data are used. The secondary sources of data are those which were originally used by another researcher and the present researcher used it for better understanding of the concepts and facts basically termed as literature review. Secondary sources help in gathering knowledge about various constructs directly or indirectly under the study (Sharma, 2018). Secondary data has been collected from various scholarly research papers, articles, books, newspapers, online sources, thesis etc. The primary data is the one which is collected for the first time for the present study. Primary data is collected with the help of an online questionnaire.

4.3 Sample Design

For primary data collection and to ascertain the results of a particular problem, a population is required to be chosen. For example, total population to be studied is 1,00,000 but it is not possible to contact and study each and every unit of population which may be practically not possible because of time, cost and effort barriers. Therefore, to solve this issue, a part of population is taken from the whole population which will represent homogeneity of population under the study. This part of population taken for study is called “sample”.

A sample design is a definite plan for obtaining the sample from a given population. It refers to the technique or procedure the researcher would adopt in selecting items for the sample. Before choosing a unit of population, various aspects shall be kept in mind by researcher like objectives of the study, population, sampling unit, sampling frame, size of sample etc.

i) Population: Population means the people on whom research will be conducted and out of which sample will be taken. The present study is conducted in Punjab (India).

Punjab stands second after Delhi while we talk about number of internet subscribers. As per Telecom Regulatory Authority of India (TRAI) data, the Punjab State had 2.24 crore internet subscribers at the end of December, 2018. The number of Internet subscribers per 100 people is 70.47. In the urban areas of Punjab, nearly 107 subscribers out per 100 people use Internet on mobile.

In 2019, in Punjab, more than 70% people access internet on their mobiles (The Tribune, 2021). According to the industry, the reason behind high Internet penetration is robust infrastructure by telecom companies. All telecom players in Punjab have almost 100% coverage with high speed 4G Internet, including in the border areas.

According to the Report of Niti Aayog 2021, Punjab stood among the top performers with 84.32 internet subscribers per 100 population followed by Himachal Pradesh (82.63), Kerela (77.47), and Goa (74.72). Therefore, the Punjab state had a good potential to become a profitable online market for baby care products.

ii) Sample unit: Before selecting the sample, sample unit has to be taken. A Sample unit may be geographical one (city, village, district etc.) or a social unit (school, family, clubs etc.) or may be an individual one (Kothari, 2015). The sampling unit for the present study consists of people who are the parents to small children in the age of 0-5 years who shop baby care products online. For this study, parents who have purchased baby care products online atleast for once are considered. In Punjab, there are three regions namely Majha, Malwa and Doaba. The respondents are taken from the 10 most urban cities from these regions.

iii) Sample size: Sample size means the number of responses to be collected for the study**.** It shall be optimum one that means neither too large nor too small. Sample Size is taken as 384. Hair et. al. (2013) has argued that 200-300 respondents are sufficiently enough to represent the entire population in management studies. Belli (2017) also confirmed in his study that any number above 200 is considered to be an appropriate sample size if SEM is used. Hoelter (1983) has argued that a critical sample size of 200 cases is adequate for testing using Structural Equation Modeling (SEM) technique. Sharma (2015) took a sample of 347 for analysis using SEM and applied snowball technique. Picon (2014) also took a sample of 785 respondents for

the research and applied snowball technique and SEM was used for data analysis. Christino et. al. (2019) took a sample of 453 respondents for analysis using SEM and he also applied snowball sampling technique. To calculate the appropriate desired sample size, a sample size calculator created by creative research systems was used. Sample size calculator was used to determine how many people are required to be contacted in order to obtain findings that accurately reflect the target population. It comes out to be 384 by taking the confidence level 95%, confidence interval 5% and population of top 10 urban cities of Punjab to be 51,92,910 (As per 2011 census).

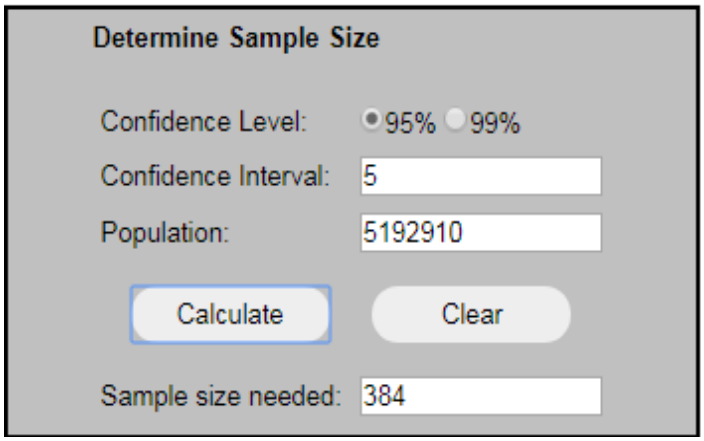

Figure 4.1 Calculation of Sample size

Source: Survey System

iv) Sampling technique: Sampling Technique is the method chosen for obtaining the appropriate sample from population distribution. There are a lot of sampling techniques available but the researchers shall choose one keeping in mind the objectives, sampling frame and practicability of applying and the particular technique. The sample techniques are of two parts i.e., Probability and non-Probability techniques.

For the present study, Snowball sampling technique, a non-probabilistic technique, is used to collect data from the respondents. Snowball technique is used because the area to be covered is quite vast and it is tedious to trace online shoppers without references (Savneet, 2018; Belli, 2017). Undoubtedly, a large population is buying products online, but it is quite difficult to locate population who are particularly purchasing baby care products. So, in order to trace such people, snowball technique was quite

helpful. The information about the respondents was collected through referrals as it was not possible to track prospective respondents spread far across. The respondents were contacted through the information provided by the referrals. Authors like Vidya (2018), Moraes et. al. (2015), Jain (2014), Geevarathna (2013), Raman (2017), Martins (2017), Dahiya (2012) etc. have used this technique for conducting their researches. Although probability sampling is considered more efficient and preferred over non-probability sampling for generalization of findings, but probability sampling is not a viable option in the present study (Yu & Cooper, 1983; Leary, 2004). Sharma (2015), Picon (2018), Christino et. al. (2019) are some other examples who used snowball sampling technique for better results.

v) Sampling distribution: Sampling distribution means number of samples taken from each city under Study. The top 10 urban cities of Punjab (As per census 2011) i.e., Ludhiana, Amritsar, Jalandhar, Patiala, Bathinda, Hoshiarpur, S.A.S Nagar, Moga, Batala, Pathankot are selected for the Study. The samples are taken proportionately from each city on the basis of population in each urban city.

Table 4.1 Sampling distribution

MALWA	**CITY**	**Ludhiana**	**Patiala**	**Bathinda**	**SAS Nagar**	**Moga**
	Population	16,18,879	4,46,246	2,85,788	1,66,864	1,63,397
	Sample	**120**	**33**	**21**	**12**	**12**
DOABA	**CITY**	**Jalandhar**	**Hoshiarpur**			
	Population	8,68,929	1,68,653			
	Sample	**64**	**12**			
MAJHA	**CITY**	**Amritsar**	**Batala**	**Pathankot**		
	Population	11,59,227	1,58,621	1,56,306		
	Sample	**86**	**12**	**12**		

4.4. Research Instrument

Just as thermometer is used to measure body temperature, and to measure weight, weighing scales are used, similarly to measure samples and their responses, research instrument is taken as the barometer. For research, the questionnaire is the research instrument.

i) **Questionnaire:** It is the set of questions framed keeping in mind the objectives of the study and appropriate review of literature, that are to be asked to the prospective respondents to gather the information about the research problem. Questionnaire is the most important part of any survey. It is the backbone and strength of any research. Careful study of literature and content validity has led the researcher to design the questionnaire which served the purpose of the study.

   Questionnaire method has been used to collect primary data from the respondents. An online questionnaire was created in Google Forms and was circulated among the prospective respondents for wider coverage of population. The purpose of research and the confidentiality of respondents were primed to them so as to avoid any chaos and confusions and to increase the response rate. Online surveys have supremacy over traditional paper-based surveys (Tan & Teo, 2000) because these are low-cost, swift and are geographically unrestricted (Hsu & Lu, 2004). Various authors have supported and conducted online surveys like Christodoulides & Michaelidou (2010), Chang et. al. (2009), Yang & Patterson (2004), Flavian et. al. (2006), szymanski (2000), Raman (2017), Gecti (2014), Martins (2017) etc. Edmonson (1997) opined that people consider online surveys as more important, enjoyable and interesting than traditional surveys. Moreover, in the period of spread of pandemic COVID-19, lockdown was imposed by the government, and it was impossible to collect data by reaching people face-to-face. In this case, an online questionnaire was the most appropriate way to collect data. In lesser span of time and lesser resources, larger population was covered (Baskaran,2019; Bhatt, 2018). Sharma (2015), Picon (2018), Christino et. al. (2019), Ahuja (2015), Sharma (2018), Phutela (2016), Al-Adwan & Al-Horani (2019), Bhat (2018), Nigam (2018) are some other examples who used online questionnaires for their conducting their research.

The questionnaire is divided in two parts broadly where first part deals with demographic profile of the respondents and second part is related to the objectives of the study. The questionnaire comprises the items of Customer value, switching barriers, e-satisfaction, e-loyalty, word-of-mouth, price premium and repurchase intentions. Based on extensive literature review, a total of 85 item scale was prepared to reach certain conclusions.

Table: 4.2 References for Questionnaire Development

S.No.	Constructs	References
	Demographic profile of Respondent	Mathuthra & Latha, (2006)
1.	Customer Value	
(a)	Process Value	Childers et. al. (2001), Yang & Patterson (2004), Shun & yunjie (2006), Padmavathy(2019)
(b)	Outcome Value	Childers et. al. (2001), Shun & yunjie (2006), Pee (2018), Padmavathy (2019)
(c)	Enjoyment Value	Childers et. al. (2001), Shun & yunjie (2006), Padmavathy (2019)
2.	Switching Barriers	
(a)	Positive Switching Barriers	Julander & Soderlund (2003), Casielles et. al. (2009), Picon (2014), Rosengren & Singh (2020)
(b)	Negative Switching Barriers	Lang & Colgate (2001), Julander & Soderlund (2003), Patterson & Smith (2003), Casielles et. al. (2009),
3.	E-Satisfaction	Eggert & Ulaga (2002), Chang et.al. (2009), Picon (2014), Swaminathan (2019), Al-Adwan & Al-Horani (2019)

4.	E-Loyalty	Flavian (2006)
5.	Outcomes Of E-Loyalty	Srinivasan et.al. (2002), Eggert & Ulaga (2002), Caseilles et. al. (2009), Mouakett (2012)
(a)	WOM	Srinivasan et.al. (2002), Eggert & Ulaga (2002), Caseilles et. al. (2009), Mouakett (2012)
(b)	Repurchase Intention	Sweeny et. al. (1999), Julander & Soderlund (2003), Caseilles et. al. (2009), Pappas et. al. (2014), Hult (2018), Pee (2018)
(c)	Price Premium	Anderson & Srinivasan (2003), Casielles et. al. (2009), Evanschitzky et. al. (2011)

(ii) Scaling Techniques: In order to measure various constructs, 7-point Likert scale with options ranging from 7-Strongly Agree, 6- Agree, 5- Agree Somewhat, 4- Undecided, 3- Disgaree Somewhat, 2- Disagree, 1-Strongly Disgaree are used. For each scale, vast review of literature was undertaken. By reviewing the literature, number of pre-published instruments came into knowledge (Ahuja,2015). Some of the scales were used as it is because they were suitable to the present study too while some were modified keeping in mind the opinions of experts after content validity (Ahuja,2015). The modifications were done in such a way so as to suit the objectives of the study. (Sharma, 2015; Sharma, 2018; Ahuja, 2015). Picon (2018), Rosengren et. al. (2020), Pee et. al. (2018), Swaminathan et. al. (2019) also supported the use of 7-point Likert scale as they believed it would fetch better and more precise results.

4.5. Pilot study

The dependability of questionnaire was then tested as the next step in the study procedure. A pilot study was conducted to enhance the reliability of the questionnaire. A pilot study was conducted on 49 respondents which helped in understanding and removing the ambiguities in the questionnaire. A minimum of 10% of the sample size

is sufficiently enough to conduct the pilot study (Bajpai, 2011; Connelly, 2008; Sharma, 2015; Raheja, 2018).

4.6.Content Validity of the Instrument

Content validity plays a very vital role in establishing a well-defined questionnaire. It helps in ensuring whether the questionnaire framed is appropriately framed or not; whether it requires any changes or not? It is an essential proof to support the validity of a measurement tool (Yusoff, 2019). To quantify the content validation, content validation index is required to be calculated. The process of content validation and indexing is discussed as follows:

Step 1: Preparation of content validation form

First of all, content validation form is required to be framed in which proposed questions are mentioned alongwith the definitions of all the constructs so that the experts can understand the constructs in a better way for giving the scores. Questions were framed based on extensive literature review. Definitions were given to each construct so that experts can assign relevance scores to each item.

Step 2: Choosing panel of experts

After preparation of content validation form, panel of experts in the field of marketing and research were chosen. 6-10 experts are considered as sufficiently enough for the content validation process (Yusoff, 2019). For the present study, following are the experts who have conducted content validation and forwarded valuable suggestions:

- Prof. Dr. Dheeraj Nim- Oriental University, Indore
- Dr. Pawan Kumar- Lovely Professional University, Punjab
- Dr. Omvir Gautam- Vishwakarma university, Pune
- Dr. GNPV Babu, GITAM University, Vizag (Hyderabad)
- Dr. Merugu Pratima, GITAM University, Vizag (Hyderabad)
- Dr. Vishal Soodan- Lovely Professional University, Punjab

Step 3: Conducting Content Validation

After finalizing the panel of experts, content validation was conducted. Content validation can be conducted either face-to-face or non-face-to-face approach. For the present study, non-face-to-face approach was chosen so as to save cost and time because all experts are located at different geographical places. Another important reason to choose non-face-to-face method was the outbreak of Corona Virus which prohibited the movement of researcher from far across places.

Step 4: Reviewing domain and items.

In the next step of content validation, experts were required to review all the items under consideration before giving relevance scores. Experts gave the comments and suggested some changes to be made. The experts gave suggestions to improve the questionnaire and same were incorporated to finalize the questionnaire. Experts suggested the following main points:

- To make changes in demographic questions of the respondents, like, in question where name of current online retailer is asked as it was an open-ended question, it was suggested to list down top online retailers rather than keeping it as open-ended question to save time of analysis,
- To include netbanking/ online payment system and wallets in preferred payment mode in online purchasing,
- To simplify the language/ vocabulary of questions for the convenience of respondents,
- Contradictory statements were suggested to be removed,
- Similar statements were suggested to be removed,
- Statements which were reverse coded were suggested to be removed so as to avoid any kind of confusion in mind of respondent for answering the question,
- Correct tense formation was suggested,

Step 5: Giving relevance scores to each item is the next step in the process.

After reviewing the items of questionnaire, the experts were requested to award score on each item independently based on the following relevance score.

4= Highly relevant

3= Quite relevant

2= Somewhat relevant

1= Not relevant

Step 6: After the experts awarded the scores to each item, Content Validation Index values (CVI) were calculated. CVI is of two types i.e., I-CVI (Item level CVI) and S-CVI (Scale level CVI). The relevance ratings were coded as "1" for the scores 3 & 4 and as "0" for the scores 1 & 2 prior to the calculation of CVI. Threshold limits of CVI are given below:

Table 4.3: Threshold limits of CVI

No. of Experts	Threshold CVI values	References
2	Atleast 0.8	Davis (1992)
3-5	1	Polit & Beck, 2006; Polit et. al., 2007; Yusoff, 2019
6-8	0.83	Lin, 1986; Polit & Beck, 2006; Polit et. al., 2007; Yusoff, 2019

In the present study, I-CVI values were calculated individually, and threshold values were satisfied except for 5 items i.e., PV4, PV5, EL4, EL5, W5, and RI5. S-CVI were also calculated, and it was found that the threshold limits of 0.83 was satisfied very well as the S-CVI came out to be 0.94.

4.7 Reliability of the Instrument

Before proceeding towards the data collection, the reliability of the instrument was checked by applying Cronbach alpha on a sample of 49 respondents. Cronbach alpha was calculated by using SPSS 16.0 Software. Cronbach alpha is the popular method of checking internal consistency (Churchill, 1979; Peter, 1981). If the Cronbach alpha's value is closer to 1 or greater than 0.70, it is good (George & Mallery, 2011; Narula, 2020). Value lower than 0.70 depicts poor internal consistency. Shanmugpriya (2016) also opined that cronbach's value lying above 0.9 represents excellent internal consistency, between 0.7-0.9 represents good internal consistency and between 0.6-0.7 implies that internal consistency is acceptable. In the present study, the Cronbach alpha value is 0.979 thereby depicting higher level of internal consistency.

Case Processing Summary

		N	%
Cases	Valid	49	100.0
	Excluded[a]	0	.0
	Total	49	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.979	83

Figure 4.2 Calculation of Cronbach's alpha

4.8 Administration of the Instrument

After assessing the content validity and reliability of the instrument, the final instrument was forwarded to the respondents through WhatsApp, e-mails and other social networking methods. The instrument was shared in the social networking groups in top 10 urban cities of Punjab. To initiate the survey, the researcher contacted people in her social circle who fulfilled the conditions of becoming prospective respondents for the present study. 10 respondents from Ludhiana, 10 from Amritsar, 7 from Jalandhar, 5 from Patiala, 5 from Bhatinda, 3 each from SAS nagar, Moga, Hoshiarpur, Batala and Pathankot were chosen. These respondents were asked

to provide information of other prospective respondents so that the researcher can contact them and can get the questionnaire filled by them. The researcher ensured that more and more responses can be gathered until the desired sample size was achieved. Necessary follow ups were taken so as to gather the responses from time-to-time. Total 425 responses were received but keeping in mind our sample size, 384 usable questionnaires were filtered to be analysed.

4.9 SUMMARY OF THE CHAPTER

This chapter discussed the research methodology of how the research will be undertaken. For the present study, descriptive research design has been used by the researcher. Further, to conduct the research, primary as well as secondary sources of data are used. For conducting primary research, an online questionnaire in google forms was prepared and was circulated among target respondents to collect the data. Moreover, various scholarly articles, journals, books, newspapers etc. were studied to collect the secondary data. Sample size is taken as 384. Sample size was calculated by using sample size calculator by creative research systems. Snowball sampling technique was used to collect the responses from parents of kids lying in the age of 0-5 years as they are our target respondents. In order to measure various constructs, 7-point likert scale with options ranging from 7-Strongly Agree, 6- Agree, 5- Agree Somewhat, 4- Undecided, 3- Disgaree Somewhat, 2- Disagree, 1-Strongly Disgaree is used.

CHAPTER-5

DATA ANALYSIS & INTERPRETATION

5.1 Data Analysis tools

The most crucial aspect of the research is data analysis as it helps in describing the characteristics of responses received from data collected. The data collected through primary sources are required to be analysed in order to understand whether the hypothesis framed are accepted or rejected. For analysing the data in the present study, Structural Equation Modeling is used to test the conceptual model so framed. For using Structural Equation modelling (SEM) SMARTPLS 2.0 software is used. By using SEM, relationship between constructs i.e., customer value, switching barriers, e-satisfaction, e-loyalty and its outcomes will be studied. Apart from SEM, SPSS and MS-Excel are also used to analyse the data. PLS-SEM is also called PLS path modelling (Ringle et. al. 2005). In marketing studies, it has been observed that PLS-SEM technique is gaining popularity (Hair et al. 2013; Albers, 2009; Fornell & Larcker, 1981, Narula, 2020). The following is a discussion of the questionnaire's results:

5.2 Demographic profile of respondent

In this part, the demographic characteristics of the respondents are studied. It started with the name of the respondent followed by certain other questions.

- **City**

Table 5.1 City

	Sample size	**Percentage**
Ludhiana	120	31.25
Amritsar	86	22.40
Jalandhar	64	16.67
Patiala	33	8.60
Bathinda	21	5.47
Hoshiarpur	12	3.13

SAS Nagar	12	3.12
Moga	12	3.12
Batala	12	3.12
Pathankot	12	3.12
TOTAL	**384**	**100**

Source: Researcher calculation based on primary data

The above table describes the percentage of the cities from which the sample is collected. The largest sample is taken from Ludhiana i.e 120 (31.25%) followed by Amritsar i.e. 86 (22.4%) and Jalandhar contributed sample of 64 (16.67%), Patiala 33 (8.6%), Bathinda 21 (5.47%), Hoshiarpur 12 (3.13%), SAS Nagar 12 (3.12%), Moga 12 (3.12%), Batala 12 (3.12%), and Pathankot 12 (3.12%).

- **Gender**

Table 5.2 Gender

	Number	**Percentage**
Male	144	37.50
Female	240	62.50
TOTAL	**384**	**100**

Source: Researcher calculation based on primary data

The above table describes the percentage of the gender that shop for their kids. Mostly female shop for their kids 240 (62.50%) as compared to male respondents 144 (37.50%) from which the sample is collected.

- **Age (in years)**

Table 5.3 Age

	Number	**Percentage**
Less than 20	14	3.65
21-30	197	51.30
31-40	173	45.05
41-50	00	00
TOTAL	**384**	**100**

Source: Researcher calculation based on primary data

The above table describes the age of respondents. In this question, it is found out that respondents lying in the age of 21-30 years (197, 51.30%) purchases more than any other age group. There are 173 people in the age category of 31-40 years, accounting for 45.05 percent of the respondents. In the findings, it is also revealed that 3.65% (14) of respondents lie in the age group of below 20 years and there are no respondents from the age group of 41-50 years.

- **Nature of Family**

Table 5.4 Nature of family

	Number	**Percentage**
Nuclear	194	50.52
Joint	190	49.48
TOTAL	**384**	**100**

Source: Researcher calculation based on primary data

The above table describes the respondents of both types of family become part of the analysis. It is found out that almost equal proportion of respondents are purchasing baby care products online whether they belong to nuclear family (194) or joint family (190). Both categories are actively involved in purchase of baby care products online.

- **Number of children (0-5 years)**

Table 5.5 No. of children

	Number	**Percentage**
1	253	65.89
2 or more	131	34.11
TOTAL	**384**	**100**

Source: Researcher calculation based on primary data

The data collected showed that 253 (65.89%) people are those who shop baby care products online have 1 child of age between 0-5 years and 131 (34.11%) people are those who shop baby care products online have 2 or more than 2 children.

- **Educational status**

Table 5.6 Educational status

	Number	**Percentage**
No formal education	08	2.08
School level	38	9.90
College level	194	50.52
Professional	144	37.50
TOTAL	**384**	**100**

Source: Researcher calculation based on primary data

194 (50.52%) people who shop baby care products online have possessed college level education, 144 (37.50%) have professional degrees, 38 (9.90%) respondents have studied up to school level whereas 8 (2.08%) people were such who do not possess any formal education but still shop online for their babies.

- **Occupation**

Table 5.7 Occupation

	Number	**Percentage**
Govt. employee	29	7.56
Private employee	132	34.38
Agriculture	08	2.08
Business	81	21.08
Others (Housewife, unemployed, student etc.)	134	34.90
TOTAL	**384**	**100**

Source: Researcher calculation based on primary data

This part of the questionnaire represents the occupation of the respondents and it is noticed that 134 (34.90%) of the people i.e., the largest proportion of the respondents belongs to the "others" category i.e., either they are housewives, student, unemployed

etc. followed by 132 (34.38%) private employees category. Respondents belonging to business category counts to be 81 representing 21.08% of the total respondents. It is also seen that govt. employees and agriculturists shop comparatively less than other categories counting to be 29 (7.56%) and 8 (2.08%) respectively.

- **Monthly Income (in Rs.)**

Table 5.8 Monthly Income

	Number	**Percentage**
Less than 20,000	107	27.87
20001-30000	88	22.92
30001-40000	60	15.62
40001-50000	49	12.76
Above 50,000	80	20.83
TOTAL	**384**	**100**

Source: Researcher calculation based on primary data

This table represents the monthly income of respondents and it is observed that people of all the income groups are actively involved in doing online purchases of baby care products. People having income less than 20,000 Rs. are purchasing more than any other income level. People having income of 20001-30000 Rs. are second in line with 88 (22.92%) respondents. 80 (20.83%) purchasers are earning above 50,000 Rs. 60 (15.62%) people having income (Rs.) in between 30,001-40,000 tends to purchase baby care products online followed by 49 (12.76%) category earning between Rs. 40,001-50,000.

- **Current online retailer**

Table 5.9 Current online retailer

	Number	**Percentage**
Firstcry.com	87	22.66
Babyoye.com	11	2.86

Hopscotch.com	34	8.85
Meemee.com	08	2.08
Flipkart.com	62	16.15
Amazon.com	162	42.19
Others	20	5.21
TOTAL	**384**	**100**

Source: Researcher calculation based on primary data

This is a very important question to be answered by the respondents as it is related to their online retailer preferred. And the study revealed that a large part i.e., 162 people representing 42.19% are purchasing from Amazon.com. Firstcry.com comes second in line as 87 (22.66%) people purchase from this website followed by Flipkart.com having a user share of 62 (16.15%) people. Hopscotch stands at fourth place with 34 (8.85%) respondents to its credit. It is also seen that the category 'others' gained 20 (5.21%) buyers, Babyoye.com have 11 (2.86%) in its basket and last but not the least meemee.com carries 8 (2.08%) user base with it out of the total number of respondents.

- **Spending on baby products online in a month (Rs.)**

Table 5.10 Spending on baby products online in a month

	Number	**Percentage**
Less than 500	65	16.93
501-1000	98	25.52
1001-2,000	118	30.73
2001-3,000	55	14.32
Above 3,000	48	12.5
TOTAL	**384**	**100**

Source: Researcher calculation based on primary data

It was questioned that out of the total income earned about how much do people spend monthly on purchase of baby care products online. And, from the study it came out that 118 (30.73%) people spends as high as 1001-2000 monthly. 98 (25.52%) people spends

501-1000 followed by 65 (16.93%) persons who spend less than 500 Rs.in a month. There are 55 (14.32%) respondents who spend in between 2001-3000 and 48 (12.5%) people spend above 3,000 in a month on purchase of baby care products online.

- **Preferred purchase mode in online purchasing**

Table 5.11 Preferred purchase mode in online purchasing

	Number	**Percentage**
COD/Card on Delivery	184	47.90
Credit/Debit Card	114	29.69
E-wallet (UPI, Paytm, PhonePe, Googlepay etc.)	60	15.63
Internet Banking	26	6.78
TOTAL	**384**	**100**

Source: Researcher calculation based on primary data

The most preferred mode of payment is COD/Card on delivery as 184 (47.90%) people are opting for this option. After COD, 114 (29.69%) people like to opt for credit/debit facility followed by 60 (15.63%) buyers who wish to pay through their E-wallets (UPI, Paytm, googlepay, phonepe etc.) and the least percentage i.e 6.78% i.e., 26 persons pay through internet banking.

5.3 Structural Equation Modelling- Partial Least Square (PLS)

In order to achieve the objectives, the researcher has used Structural Equation Modeling popularly known as SEM or path modeling. To access SEM, SmartPls 2.0 software is used as it is a user-friendly software and have advanced reporting features (Yahaya et. al., 2019). SEM helps in analysing the hypothesized relationships between the constructs (Chang et. al., 2009; Belli, 2017; Demangeot, 2007; Lin & Sun,2009; Pappas et. al.,2014; Eroglu et. al, 2013; Lee & Lin, 2005; Christodoulides & Michaelidou, 2010, Flavian et. al., 2006; Ghane, 2011; Martins, 2017; Christino et. al.,2019). It analyses the cause-and-effect relationship between the latent constructs (Hair et. al., 2011). SEM first appeared in marketing literature in 1980 and its importance is increasing day-by-day in marketing and other disciplines as well (Fornell & Larcker, 1981; Bagozzi 1994; Bagozzi & Yi, 1988;

Babin et. al.,2008; Hair et. al., 2011; Hooper et. al. 2009; Albers, 2009; Jaggi, 2018; Narula, 2020; Henseler et. al., 2009)

It is a methodology of representing, estimating and testing a network of relationships. SEM is a graphical language which provides an expedient and powerful way to present serpentine relationships. The model is then transferred into a set of equations which are unravelled simultaneously to test the model fit and estimate parameters (Suhr, 2006)

SEM analytics is basically categorized in 2 parts i.e., measurement model and structural model. Measurement model is also called outer model as it assesses the relationship between the construct and its indicators. In other words, it focuses on finding out that how each construct is measured. Structural model on the other side explains the relationship between constructs. In simple words, it explains how constructs are related to each other? (Hair et. al., 2014)

5.3.1 Assessment of Measurement Model I

Explaining Measurement model, Malhotra (2010) suggested that analysis of dimensionality; internal consistency reliability, convergent validity and discriminant validity are required to be calculated to find out the statistical validity of the construct. On the basis of conceptual model, a model was framed in SmartPLS as shown below:

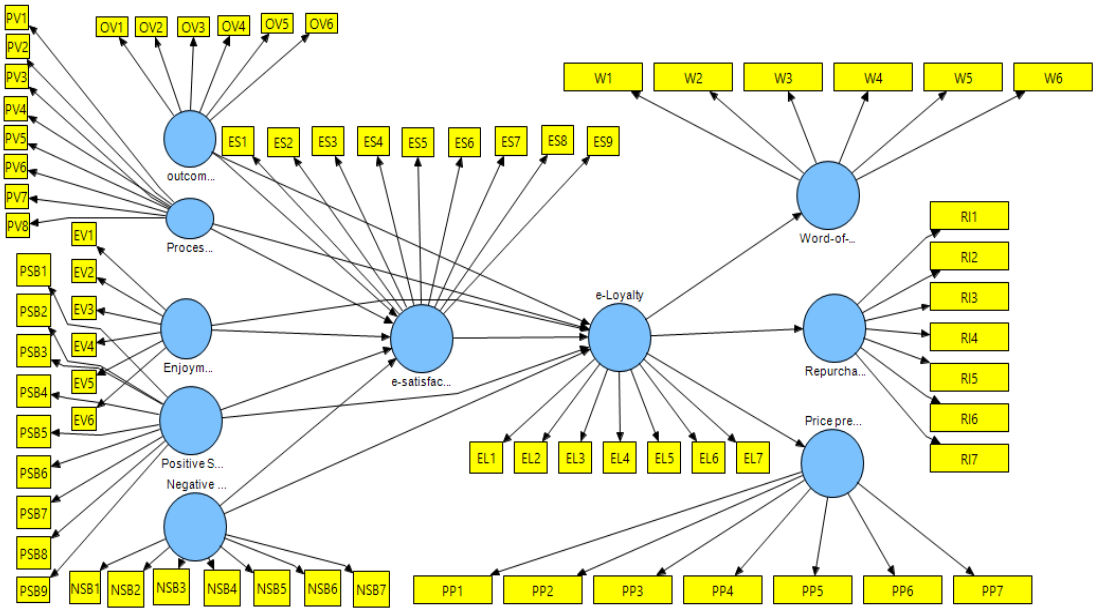

Figure 5.1 *Measurement model I*

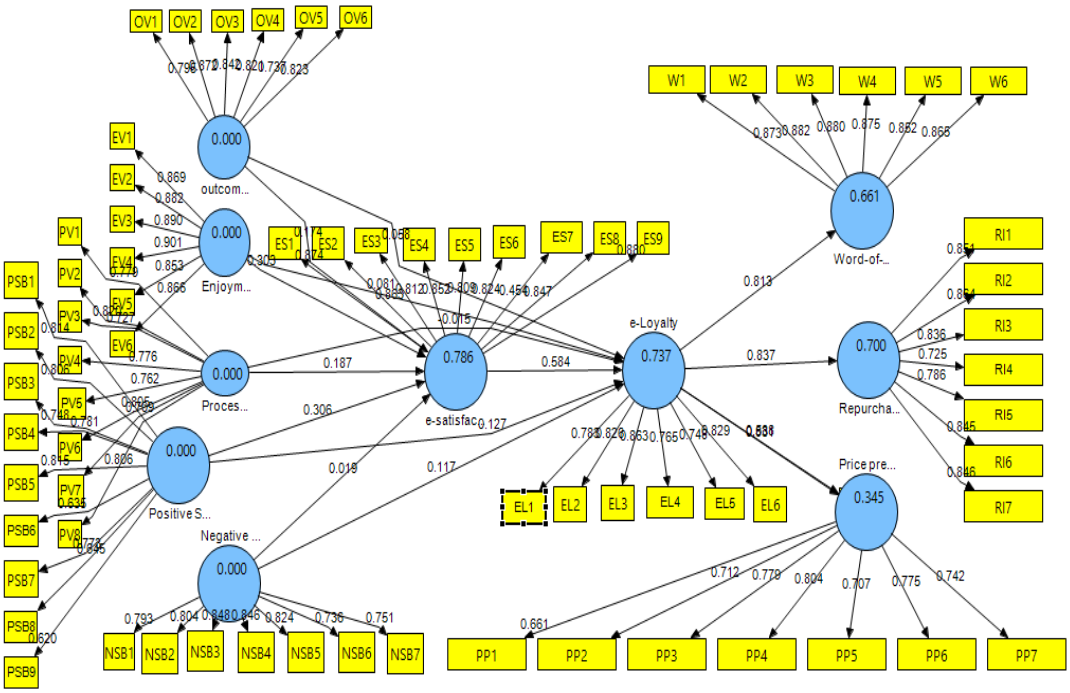

Figure 5.2 *Measurement model I (with values)*

The following table shows the outer loading values of measurement model I.

Table 5.12 Outer loadings of Measurement Model I

Construct	Items	Outer Loadings
e-Loyalty	EL1	0.7831
	EL2	0.8262
	EL3	0.8626
	EL4	0.7647
	EL5	0.7478
	EL6	0.8288
	EL7	0.831
e-Satisfaction	ES1	0.8737
	ES2	0.8629
	ES3	0.8117
	ES4	0.8515

	ES5	0.8092
	ES6	0.8243
	ES7	0.4543
	ES8	0.8469
	ES9	0.8797
Enjoyment Value	EV1	0.8689
	EV2	0.882
	EV3	0.8897
	EV4	0.9012
	EV5	0.853
	EV6	0.8659
Negative switching Barriers	NSB1	0.7927
	NSB2	0.8041
	NSB3	0.8481
	NSB4	0.8465
	NSB5	0.8242
	NSB6	0.7363
	NSB7	0.7507
Outcome Value	OV1	0.7955
	OV2	0.8717
	OV3	0.8423
	OV4	0.8206
	OV5	0.7365
	OV6	0.8232
Price Premium	PP1	0.6613
	PP2	0.7122
	PP3	0.7794
	PP4	0.8042

	PP5	0.7073
	PP6	0.7746
	PP7	0.7424
Positive Switching Barriers	PSB1	0.8138
	PSB2	0.806
	PSB3	0.7481
	PSB4	0.7809
	PSB5	0.8149
	PSB6	0.6354
	PSB7	0.7734
	PSB8	0.6452
	PSB9	0.6195
Process Value	PV1	0.7785
	PV2	0.8202
	PV3	0.7265
	PV4	0.776
	PV5	0.7617
	PV6	0.8055
	PV7	0.7089
	PV8	0.8061
Repurchase Intention	RI1	0.851
	RI2	0.8643
	RI3	0.8364
	RI4	0.7249
	RI5	0.7864
	RI6	0.8455
	RI7	0.846

Word-of-Mouth	W1	0.8728
	W2	0.882
	W3	0.8796
	W4	0.8752
	W5	0.852
	W6	0.8653

Source: Researcher calculation based on primary data

Internal Consistency Reliability

First step in assessing of Measurement Model includes checking out internal consistency of variables. The internal consistency can be checked by applying Cronbach's alpha. It bestows an estimation of reliability based on the indicator correlation (Shanmugpriya, 2016). Cronbach's alpha has one limitation that it presumes that all indicators are equally reliable (Shanmugpriya, 2016; Hair et. al.2011) but actually it is not true. Cronbach alpha can hamper the reliability as it is less accurate because the items are not weighed (Raykov, 2007; Yahaya et.al., 2019).

To overcome this limitation, another measure of reliability is used known as Composite Reliability. It is believed to be a recommended gauge of internal consistency as it takes into consideration individual loadings of each indicator (Shanmugpriya, 2016; Yahaya et.al., 2019). Composite Reliability is more appropriate for PLS-SEM as it prioritizes the indicators according to their individual reliability (Hair et. al. (2011); Christino et. al. 2019).

Hair et. al. (2011) in his research studied 186 Reports of marketing in which it was concluded that 73 reports have used Composite Reliability, 35 reports have used Cronbach alpha and 69 reports have used both methods to find out internal consistency reliability.

In the present study, the researcher has followed Hair et. al. (2011) and have applied both methods. The internal consistency of the constructs is verified by measuring the two factors i.e., Composite Reliability and Cronbach's alpha. The value of Cronbach's alpha higher than 0.9 represents excellent level of reliability, value lying between 0.7-

0.9 signifies good level of reliability and value less than 0.7 signifies satisfactory level of reliability. In simple words, AVE shall be more than 0.5, Cronbach alpha shall be more than 0.6 and CR shall be more than 0.7 to prove internal consistency (Hair et. al.,2009; Henseler, 2009; Rehman et.al.,2013; Shanmugrpiya, 2019; Christino et. al., 2019; Yahaya et. al. 2019; Narula, 2020).

Convergent Validity: It explains the extent to which the measure correlates positively with alternative measures of the same construct. To measure convergent validity, Average Variance Extracted (AVE) is calculated (Henseler et. al.,2009, Hair et. al.,2011; Yahaya et. al.,2019; Narula, 2020. Shanmugapriya (2016) explained that convergent validity is a set of indicators representing one and the same underlying construct and not another construct. It can be measured with AVE correlations (Fornell & Larcker (1981), Hair et. al. (2011); Christino et. al.,2016). In order to attain the convergent reliability, AVE shall be greater than 0.5.

Table 5.13 Threshold limits

	Threshold limits	**References**
Cronbach's alpha	**>0.6**	Hair et.al., 2009; Hair et.al., 2011; Hair et.al., 2014; Mouakket, 2012; Abdul rehman et. al., 2013; Picon et.al., 2014; Shanmugapriya, 2016; Christino et.al., 2016; Jaggi, 2018; Narula, 2020
Composite Reliability	**>0.7**	Hair et.al., 2009; Hair et.al., 2011; Mouakket, 2012; Abdul rehman et. al., 2013; Hair et.al., 2014; Picon et.al., 2014; Shanmugapriya, 2016; Christino et.al.,2016; Raheja, 2018; Al-Adwan & Al-Horani, 2019
AVE	**>0.5**	Fornell & Larcker, 1981; Tenenhaus et. al., 2005; Hair et.al., 2009; Henseler et. al., 2009; Picon et.al., 2014; Shanmugapriya, 2016; Jaggi, 2018; Yahaya, 2019; Al-Adwan & Al-Horani, 2019; Narula, 2020

Source: Researcher calculation based on primary data

The following table shows the internal consistency and convergent validity of the model. In the table it is shown that both the above conditions are fulfilled thereby proving that the convergent validity is achieved and on the other side the Cronbach's alpha and Composite Reliability is also achieved as all the threshold limits are met.

Table 5.14 Internal Consistency & Convergent Validity of Measurement Model I

INTERNAL CONSISTENCY AND CONVERGENT VALIDITY			
	AVE	**Composite reliability**	**Cronbach's Alpha**
Enjoyment value	0.769	0.9523	0.9399
Negative switching barriers	0.6423	0.9261	0.9066
Positive Switching barriers	0.5497	0.9158	0.8958
Price premium	0.5501	0.895	0.8629
Process value	0.5987	0.9225	0.904
Repurchase Intention	0.6779	0.9363	0.9202
Word-of-mouth	0.759	0.9497	0.9365
e-Loyalty	0.6516	0.9289	0.9105
e-satisfaction	0.6582	0.9442	0.931
Outcome value	0.6659	0.9227	0.8991

Source: Researcher calculation based on primary data

In the present study, the Cronbach alpha values are excellent lying near 0.9 and hence representing high degree of reliability. On the other hand, the Composite Reliability of all the constructs also plays important role in depicting the internal consistency of the constructs. Here, the Composite Reliability is more than 0.7 and is reliable enough.

Discriminant Validity: It defines the extent to which each construct is discriminant or distinct from each other. In other words, it hints that the construct is distinctive and captures the phenomenon which is not explained by another construct in the model so

proposed. To know the discriminant validity Fornell-Larker (1981) criterion shall be used (Henseler et. al., 2009; Hair et. al.,2011; Yahaya et. al.,2019; Narula,2020)

To find out appropriate discriminant reliability, the following conditions are to be fulfilled:

1. AVE shall be greater than 0.5
2. The square root of AVE of individual construct (Bold values) shall be more than the correlation of construct with other elements (off-diagonal values)

After finding out the internal consistency and convergent validity, discriminant validity needs to be verified. The following table shows the discriminant validity of the constructs. The diagonal values (Bold values) signify the square root of the AVE calculated in the above table and off-diagonal values represents the correlation among other elements.

Table 5.15 Discriminant validity of Measurement Model I

DISCRIMINANT VALIDITY										
	EV	**NSB**	**PSB**	**PP**	**PV**	**RI**	**WOM**	**EL**	**ES**	**OV**
EV	**0.8769**									
NSB	0.397	**0.8014**								
PSB	0.6971	0.5876	**0.7414**							
PP	0.5101	0.6034	0.5908	**0.7417**						
PV	0.7291	0.4095	0.7744*	0.5543	**0.7738**					
RI	0.7399	0.5042	0.7545*	0.6417	0.6953	**0.8233**				
WOM	0.745	0.4598	0.6977	0.5754	0.6667	0.8661*	**0.8712**			
EL	0.7174	0.5173	0.7536*	0.5877	0.7041	0.8369*	0.8131*	**0.8072**		
ES	0.7983	0.47	0.8037*	0.584	0.797*	0.8085	0.8026	0.8408*	**0.8113**	
OV	0.7926	0.4291	0.7504*	0.5194	0.8296*	0.7237	0.7218	0.7268	0.8072	**0.8160**

Source: Researcher calculation based on primary data

(Note: EV=enjoyment value, NSB= Negative switching barriers, PSB= Positive switching barriers, PP= Price premium, PV= Process value, RI= Repurchase Intention, WOM= Word-of-mouth, EL= e-Loyalty, ES= e-satisfaction, OV= outcome value, *= poorly fitted construct)

In the Measurement Model I, the first condition is satisfied but not the second one. Therefore, in order to satisfy the condition, some poorly fitted items are required to be deleted. It is required to find out the construct in which the square root of AVE of individual construct (Bold values) is not more than the correlation of construct with other elements (off-diagonal values). In the Measurement Model 1, we found 5 constructs from which 6 items were deleted. The constructs were: Positive Switching Barriers (PSB), Repurchase Intentions (RI), Process value (PV), e-satisfaction (ES) and e-Loyalty (EL). The indicators of a particular construct having lowest outer loadings were deleted. From these constructs, 6 indicators were deleted i.e., PSB6, PSB9, RI4, PV7, ES7 and EL5. The process of deleting the indicators will continue till the square root of AVE of individual construct (Bold values) will be more than the correlation of construct with other elements (off-diagonal values).

5.3.2 Assessment of Measurement Model II

After deleting the 6 indicators from various constructs, a new model was framed in PLS SEM to be analysed again. Again, the internal consistency, convergent validity and discriminant validity were checked in order to find out the appropriate model. As explained earlier in the Measurement Model I, the threshold limits of all the elements were checked and it was found that conditions of internal consistency and convergent validity were met. To find out the discriminant validity, the square root of AVE values were calculated and it was seen that the discriminant validity was not established because the condition of the square root of AVE of individual construct (Bold values) shall be more than the correlation of construct with other elements (off-diagonal values) was not fulfilled.

Therefore, once again some poorly fitted indicators were deleted based upon the outer loading values. The lowest values will be deleted. It was seen that in Measurement Model II, 4 constructs were creating the problem namely Positive Switching Barriers (PSB), Repurchase Intentions (RI), Process Value (PV) and e-Loyalty (EL). And accordingly, 5 items were deleted from the respective constructs namely PSB8, RI5, PV3 and EL4.

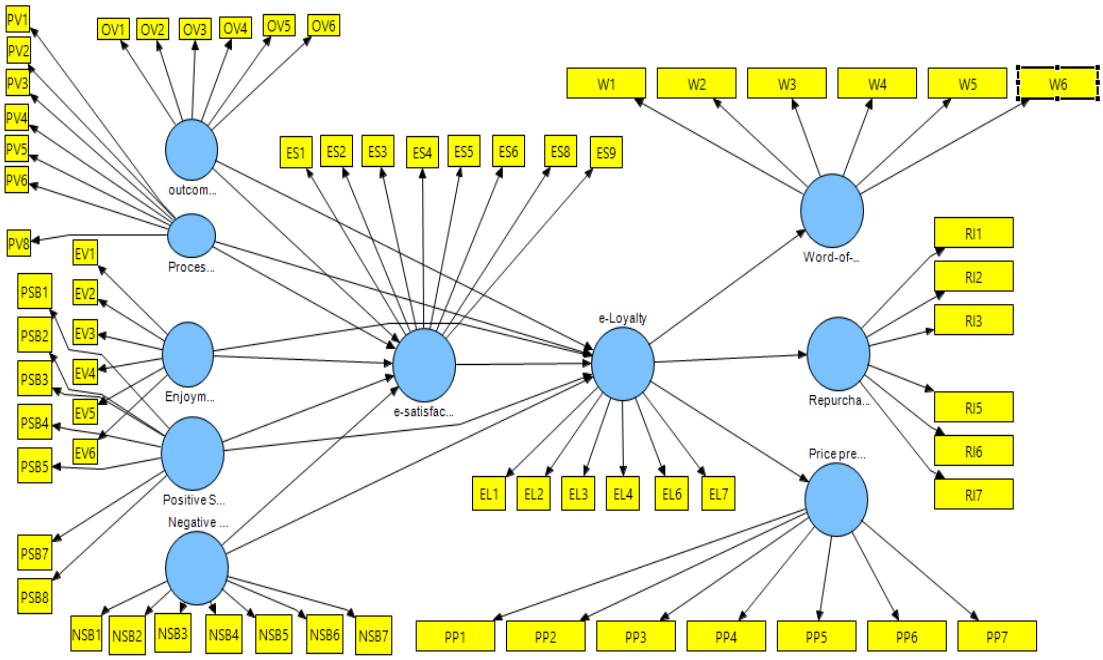

Figure 5.3 Measurement model II

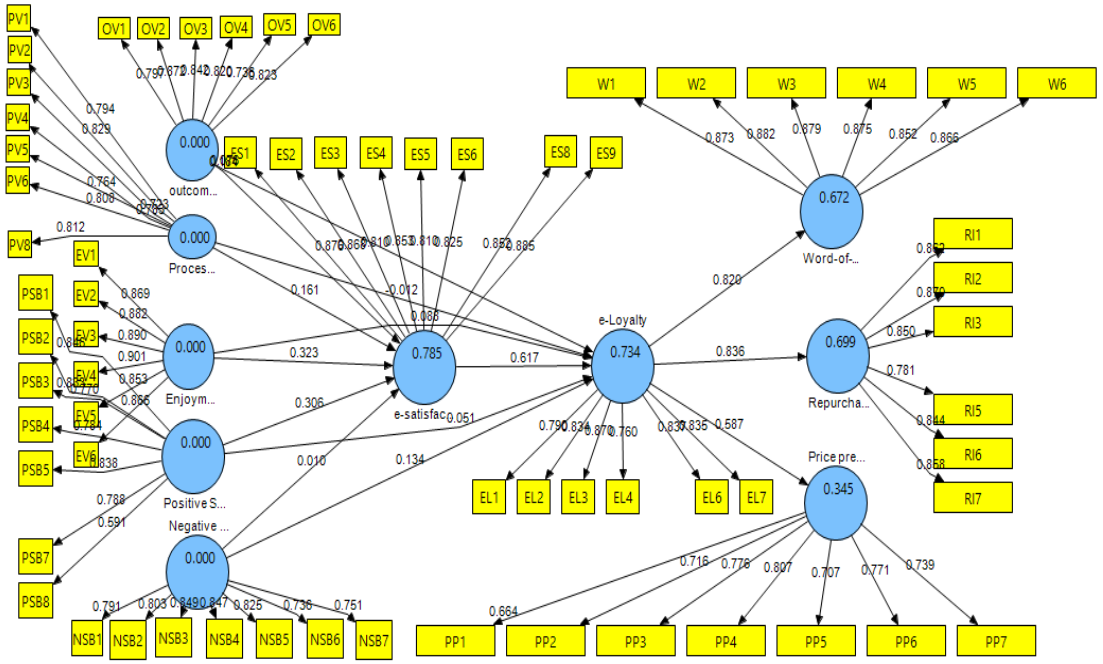

Figure 5.4 Measurement model II (with values)

The following table shows the outer loading values of measurement model II.

Table 5.16 Outer loadings of Measurement Model II

	Items	Outer Loadings
e-Loyalty	EL1	0.7904
	EL2	0.8341
	EL3	0.8703
	EL4	0.7601
	EL6	0.8367
	EL7	0.8349
e-Satisfaction	ES1	0.8756
	ES2	0.8683
	ES3	0.8096
	ES4	0.8526
	ES5	0.8099
	ES6	0.825
	ES8	0.8522
	ES9	0.8852
Enjoyment value	EV1	0.869
	EV2	0.8818
	EV3	0.8899
	EV4	0.9011
	EV5	0.853
	EV6	0.8658
Negative Switching Barriers	NSB1	0.7913
	NSB2	0.8031
	NSB3	0.8489
	NSB4	0.8469
	NSB5	0.8246
	NSB6	0.7364
	NSB7	0.751
Outcome value	OV1	0.7966
	OV2	0.8721
	OV3	0.8422

	OV4	0.8201
	OV5	0.7359
	OV6	0.8228
Price Premium	PP1	0.6644
	PP2	0.7161
	PP3	0.7765
	PP4	0.8067
	PP5	0.7072
	PP6	0.7711
	PP7	0.7394
Positive Switching Barriers	PSB1	0.8457
	PSB2	0.8327
	PSB3	0.7696
	PSB4	0.7839
	PSB5	0.8377
	PSB7	0.7883
	PSB8	0.5913
	PV1	0.794
Process value	PV2	0.829
	PV3	0.7235
	PV4	0.7831
	PV5	0.764
	PV6	0.8083
	PV8	0.8121
Repurchase Intention	RI1	0.8618
	RI2	0.8702
	RI3	0.8499
	RI5	0.7811
	RI6	0.8437
	RI7	0.8583

Word-of-Mouth	W1	0.8734
	W2	0.8824
	W3	0.8792
	W4	0.8749
	W5	0.8516
	W6	0.8656

Source: Researcher calculation based on primary data

The following table shows the internal consistency & convergent validity of Measurement Model II. It can be noticed that value of Cronbach alpha is more than 0.6. Composite Reliability is more than 0.7 and AVE is more than 0.6 thereby satisfying all the threshold limits. It signifies that of Measurement Model II is internally consistent and convergent validity is also well proven.

Table 5.17 Internal Consistency & Convergent Validity of Measurement Model II

INTERNAL CONSISTENCY AND CONVERGENT VALIDITY			
	AVE	**Composite reliability**	**Cronbach's Alpha**
Enjoyment value	0.769	0.9523	0.9399
Negative switching barriers	0.6422	0.9261	0.9066
Positive Switching barriers	0.6126	0.9163	0.8921
Price premium	0.5499	0.895	0.8629
Process value	0.6215	0.9198	0.8984
Repurchase Intention	0.7135	0.9372	0.9195
Word-of-mouth	0.7591	0.9497	0.9365
e-Loyalty	0.6754	0.9257	0.9035
e-satisfaction	0.7187	0.9533	0.9439
outcome value	0.6659	0.9227	0.8991

Source: Researcher calculation based on primary data

The following table shows discriminant validity of measurement model II. In the table, it can be observed that AVE is more than 0.5 but the second condition is not fulfilled i.e. the square root of AVE of individual construct (Bold values) which shall be more than the correlation of construct with other elements (off-diagonal values)

was not fulfilled. Therefore, some items were deleted to create a new model called measurement model III to be evaluated again.

Table 5.18 Discriminant validity of Measurement Model II

DISCRIMINANT VALIDITY										
	EV	**NSB**	**PSB**	**PP**	**PV**	**RI**	**WOM**	**EL**	**ES**	**OV**
EV	**0.8769**									
NSB	0.3972	**0.8014**								
PSB	0.6956	0.5292	**0.7827**							
PP	0.5112	0.6025	0.5688	**0.7416**						
PV	0.7239	0.3979	0.7809	0.5487	**0.7884**					
RI	0.7353	0.4815	0.7387	0.6257	0.6846	**0.8447**				
WOM	0.7449	0.4601	0.6856	0.5758	0.6557	0.8577*	**0.8713**			
EL	0.7243	0.4982	0.7266	0.5873	0.6952	0.8359	0.8198	**0.8218**		
ES	0.8027	0.4437	0.8014*	0.5669	0.7894*	0.8013	0.8026	0.8408*	**0.8478**	
OV	0.7927	0.429	0.7557	0.5206	0.8205*	0.7215	0.7218	0.7315	0.8084	**0.8160**

Source: Researcher calculation based on primary data

(Note: EV=enjoyment value, NSB= Negative switching barriers, PSB= Positive switching barriers, PP= Price premium, PV= Process value, RI= Repurchase Intention, WOM= Word-of-mouth, EL= e-Loyalty, ES= e-satisfaction, OV= outcome value, *= poorly fitted construct)

5.3.3 Assessment of Measurement Model III

After deleting 5 indicators from different constructs, a new model was framed for the third time in PLS SEM to be analyzed. The internal consistency, convergent validity and discriminant validity were checked in order to find out the appropriate model. The threshold limits of all the elements were cross-checked and it was found that conditions of internal consistency and convergent validity were met. To find out the discriminant validity, again the square root of AVE values were calculated and it was seen that the discriminant validity was not established because the conditions of The square root of AVE of individual construct (Bold values) are more than the correlation of construct with other elements (off-diagonal values) is not fulfilled.

Therefore, once again some indicators were deleted based upon the outer loadings' values. The lowest values will be deleted. It was observed that in measurement model III, 2 constructs were not appropriate namely Process value (PV) and e-Loyalty (EL). And accordingly, 2 items were deleted i.e. PV5 and EL1.

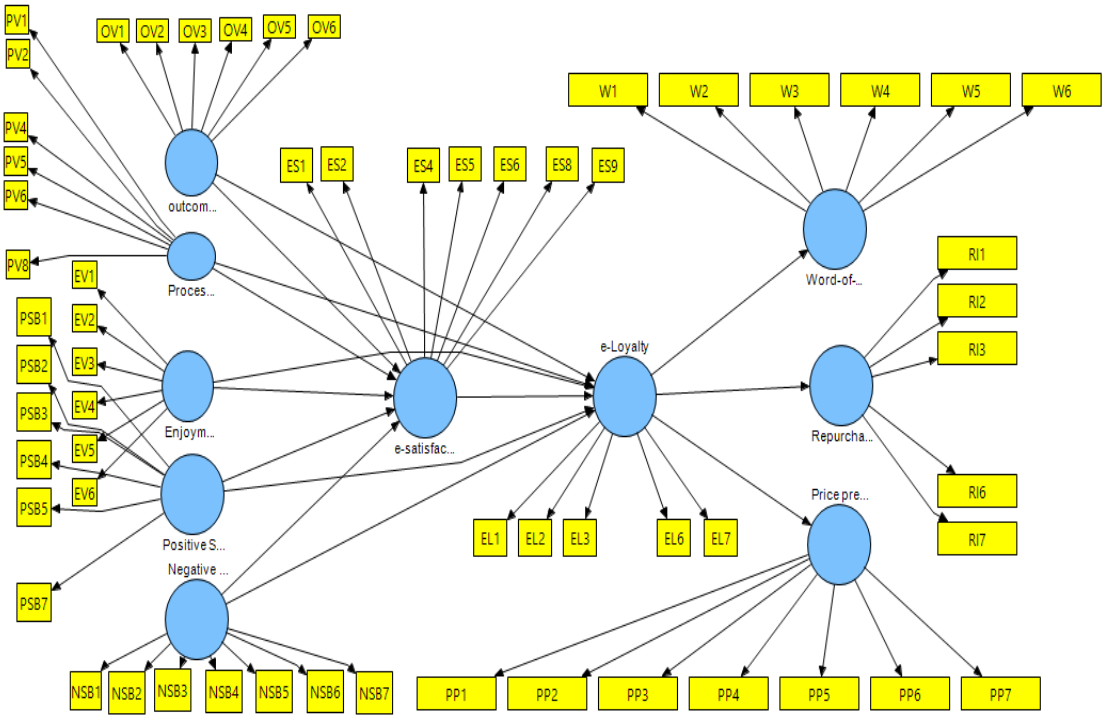

Figure 5.5 Measurement model III

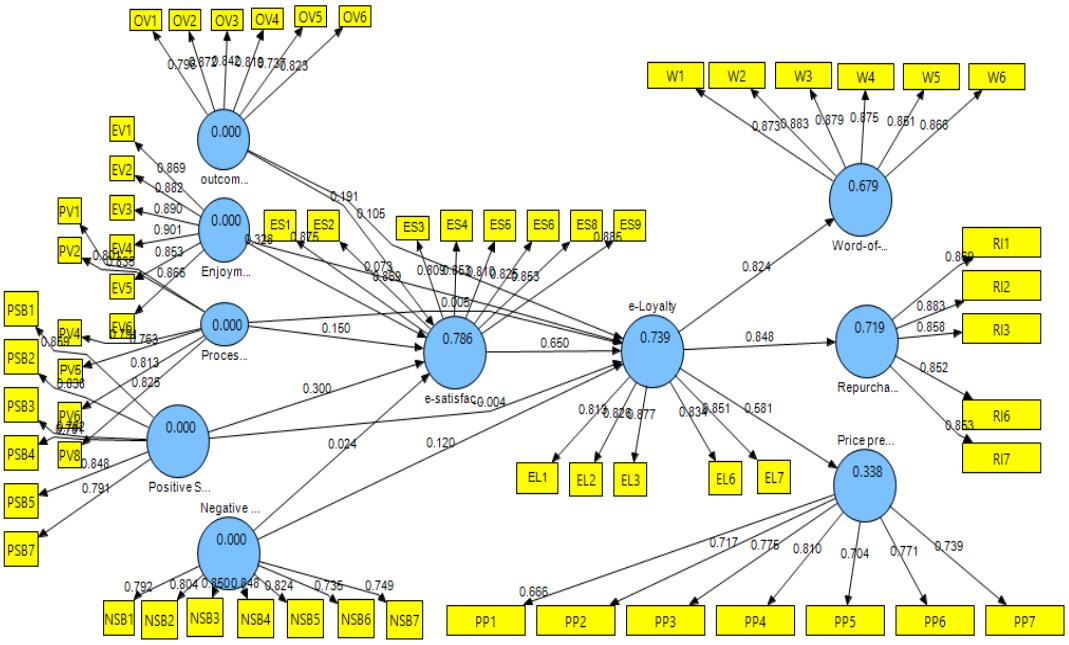

Figure 5.6 Measurement model III (with values)

The following table shows the outer loading values of measurement model III.

Table 5.19 Outer loadings of Measurement Model III

Construct	Item	Outer Loadings
e-Loyalty	EL1	0.8127
	EL2	0.8265
	EL3	0.8773
	EL6	0.8337
	EL7	0.8513
e-satisfaction	ES1	0.8755
	ES2	0.8685
	ES3	0.8092
	ES4	0.8527
	ES5	0.8097
	ES6	0.8251
	ES8	0.8525
	ES9	0.8853
Enjoyment value	**EV1**	**0.8692**
	EV2	0.8818
	EV3	0.89
	EV4	0.9011
	EV5	0.8528
	EV6	0.8659
Negative switching barriers	NSB1	0.7923
	NSB2	0.8045
	NSB3	0.8497
	NSB4	0.8477
	NSB5	0.8239
	NSB6	0.7347
	NSB7	0.7494

outcome value	OV1	0.7965
	OV2	0.872
	OV3	0.8422
	OV4	0.8194
	OV5	0.7367
	OV6	0.823
Price Premium	PP1	0.6663
	PP2	0.7169
	PP3	0.7745
	PP4	0.8097
	PP5	0.7037
	PP6	0.7706
	PP7	0.7392
Positive Switching barriers	PSB1	0.8592
	PSB2	0.8385
	PSB3	0.7822
	PSB4	0.7809
	PSB5	0.8477
	PSB7	0.7906
Process Value	PV1	0.8009
	PV2	0.8355
	PV4	0.7912
	PV5	0.7634
	PV6	0.813
	PV8	0.8253
Repurchase Intention	RI1	0.8691
	RI2	0.883
	RI3	0.8576
	RI6	0.8521

	RI7	0.8531
Word-of-mouth	W1	0.8732
	W2	0.8826
	W3	0.8785
	W4	0.8754
	W5	0.8513
	W6	0.866

Source: Researcher calculation based on primary data

The following table shows the internal consistency & convergent validity of Measurement Model III. It can be noticed that value of Cronbach alpha is more than 0.6. composite reliability is more than 0.7 and AVE is more than 0.5 thereby satisfying all the threshold limits. It signifies that of Measurement Model II is internally consistent and convergent validity is also well proven.

Table 5.20 Internal Consistency & Convergent Validity of Measurement Model III

INTERNAL CONSISTENCY & CONVERGENT VALIDITY			
	AVE	**Composite Reliability**	**Cronbach's Alpha**
Enjoyment value	0.769	0.9523	0.9399
Negative switching barriers	0.6423	0.9261	0.9066
Positive Switching barriers	0.6677	0.9233	0.9002
Price premium	0.5498	0.8949	0.8629
Process value	0.6484	0.917	0.8917
Repurchase Intention	0.7449	0.9359	0.9143
Word-of-mouth	0.759	0.9497	0.9365
e-Loyalty	0.7066	0.9233	0.896
e-satisfaction	0.7187	0.9533	0.9439
outcome value	0.6659	0.9227	0.8991

Source: Researcher calculation based on primary data

The following table shows the discriminant validity of Measurement Model III. Discriminant validity table signifies that first condition is fulfilled but second

condition is not satisfied as some of the off-diagonal values are still more than diagonal values. Therefore, some items which were not suitable for the model to be fit were removed from measurement model III and a new model will be framed called measurement model IV.

Table 5.21 Discriminant validity of Measurement Model III

DISCRIMINANT VALIDITY										
	EV	**NSB**	**PSB**	**PP**	**PV**	**RI**	**WOM**	**EL**	**ES**	**OV**
EV	**0.8769**									
NSB	0.3972	**0.8014**								
PSB	0.6843	0.4936	**0.8171**							
PP	0.5121	0.6018	0.5415	**0.7415**						
PV	0.7178	0.3939	0.7795	0.5471	**0.8052**					
RI	0.7395	0.4707	0.722	0.6175	0.6846	**0.8631**				
WOM	0.745	0.46	0.6653	0.5763	0.6548	0.8612	**0.8712**			
EL	0.7259	0.4818	0.705	0.5815	0.6963	0.8477*	0.8238	**0.8406**		
ES	0.8028	0.4436	0.7969	0.5675	0.7848	0.8068	0.8027	0.8468*	**0.8478**	
OV	0.7926	0.4291	0.7478	0.5211	0.8123*	0.7165	0.7218	0.7401	0.8084	**0.8160**

Source: Researcher calculation based on primary data

(Note: EV=enjoyment value, NSB= Negative switching barriers, PSB= Positive switching barriers, PP= Price premium, PV= Process value, RI= Repurchase Intention, WOM= Word-of-mouth, EL= e-Loyalty, ES= e-satisfaction, OV= outcome value, *= poorly fitted cosntruct)

5.3.4 Assessment of Measurement Model IV

After observing Measurement Model III, 2 indicators from poor constructs were removed and fourth model came was framed to do the analysis. Again, the internal consistency, convergent validity and discriminant validity were checked in order to find out the appropriate model. The threshold limits of all the elements were checked again and it was found that conditions of internal consistency and convergent validity were met. To find out the discriminant validity, again the square root of AVE values

were calculated and this time the second criterion of establishing discriminant validity was also fulfilled which means that final model have been framed. It was seen that the discriminant validity was established because both the conditions i.e.,

1. AVE greater than 0.5, and

2. The square root of AVE of individual construct (Bold values) shall be more than the correlation of construct with other elements (off-diagonal values) are fulfilled.

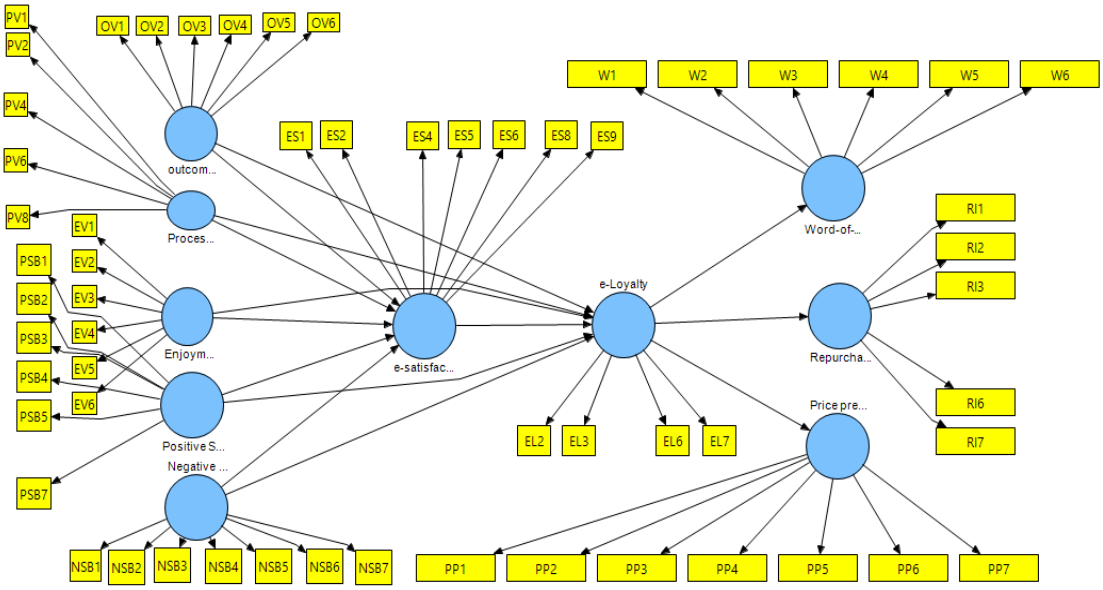

Figure 5.7 Measurement model IV

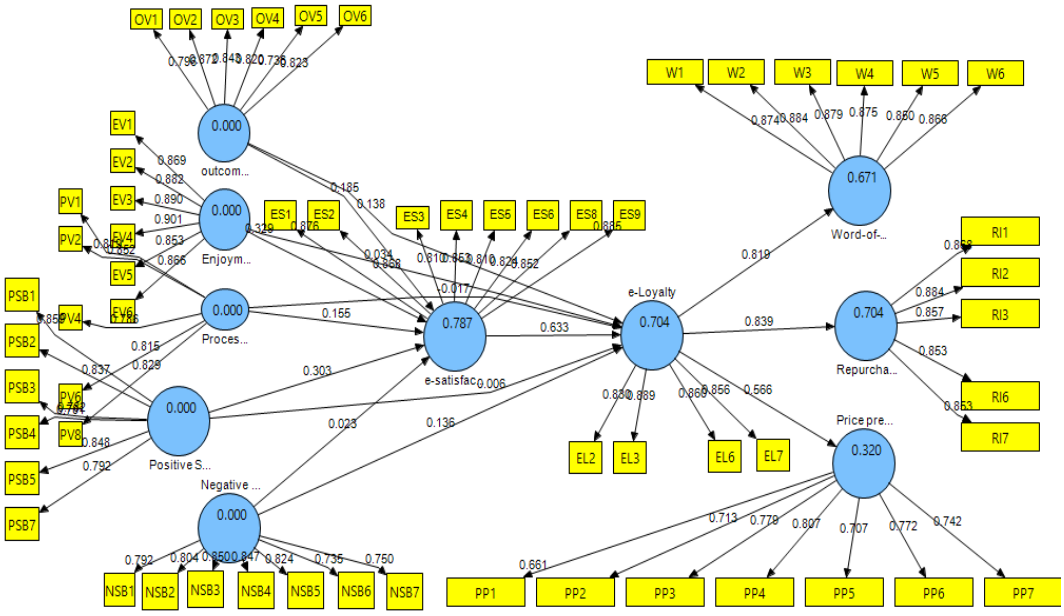

Figure 5.8 Measurement model IV (with values)

The following table shows the outer loadings values of measurement model IV.

Table 5.22 Outer loadings of Measurement Model IV

Construct	Item	Outer Loadings
e-Loyalty	EL2	0.8298
	EL3	0.8892
	EL6	0.8601
	EL7	0.8559
e-satisfaction	ES1	0.8757
	ES2	0.8684
	ES3	0.8097
	ES4	0.8526
	ES5	0.8099
	ES6	0.8245
	ES8	0.8523
	ES9	0.8854
Enjoyment value	EV1	0.8692
	EV2	0.8819
	EV3	0.8897
	EV4	0.9012
	EV5	0.8529
	EV6	0.8659
Negative switching barriers	NSB1	0.7922
	NSB2	0.8036
	NSB3	0.8497
	NSB4	0.8472
	NSB5	0.8244
	NSB6	0.7349
	NSB7	0.7501

Outcome Value	OV1	0.7957
	OV2	0.8722
	OV3	0.8427
	OV4	0.8198
	OV5	0.7364
	OV6	0.823
Price premium	PP1	0.6611
	PP2	0.7128
	PP3	0.7787
	PP4	0.8072
	PP5	0.7071
	PP6	0.7719
	PP7	0.7418
Positive Switching barriers	PSB1	0.8586
	PSB2	0.8373
	PSB3	0.7816
	PSB4	0.7814
	PSB5	0.8481
	PSB7	0.7918
Process value	PV1	0.8187
	PV2	0.8524
	PV4	0.7864
	PV6	0.8151
	PV8	0.8295
Repurchase Intention	RI1	0.868
	RI2	0.884
	RI3	0.8574
	RI6	0.8528
	RI7	0.8527

Word-of-mouth	W1	0.8739
	W2	0.8836
	W3	0.8787
	W4	0.8749
	W5	0.85
	W6	0.8659

Source: Researcher calculation based on primary data

The following table shows the internal consistency & convergent validity of measurement model IV. It can be noticed that value of Cronbach alpha is more than 0.6. composite reliability is more than 0.7 and AVE is more than 0.5 thereby satisfying all the threshold limits. It signifies that of measurement model IV is internally consistent and convergent validity is also well proven.

Table 5.23 Internal Consistency & Convergent Validity of Measurement Model IV

INTERNAL CONSISTENCY & CONVERGENT VALIDITY			
	AVE	**Composite Reliability**	**Cronbach's Alpha**
Enjoyment value	0.769	0.9523	0.9399
Negative switching barriers	0.6422	0.9261	0.9066
Positive Switching barriers	0.6677	0.9233	0.9002
Price premium	0.5499	0.8949	0.8629
Process value	0.6735	0.9116	0.8791
Repurchase Intention	0.7449	0.9359	0.9143
Word-of-mouth	0.759	0.9497	0.9365
e-Loyalty	0.7379	0.9184	0.8814
e-satisfaction	0.7187	0.9533	0.9439
outcome value	0.6659	0.9227	0.8991

Source: Researcher calculation based on primary data

The following table shows the discriminant validity of measurement model IV. Both the conditions of discriminant validity are fulfilled thereby it can be said that final model has been framed.

Table 5.24 Discriminant validity of Measurement Model IV

DISCRIMINANT VALIDITY										
	EV	**NSB**	**PSB**	**PP**	**PV**	**RI**	**WOM**	**EL**	**ES**	**OV**
EV	**0.8769**									
NSB	0.3973	**0.8014**								
PSB	0.6843	0.4938	**0.8171**							
PP	0.5114	0.6032	0.5407	**0.7416**						
PV	0.7151	0.3946	0.7716	0.5491	**0.8207**					
RI	0.7395	0.4707	0.722	0.6175	0.6794	**0.8631**				
WOM	0.7449	0.46	0.665	0.5762	0.6528	0.8612	**0.8712**			
EL	0.6975	0.4853	0.6909	0.566	0.6742	0.8389	0.8194	**0.8590**		
ES	0.8028	0.4436	0.7972	0.5669	0.7837	0.8067	0.8025	0.8234	**0.8478**	
OV	0.7926	0.4291	0.7478	0.5205	0.8152	0.7164	0.7218	0.7255	0.8083	**0.8160**

Source: Researcher calculation based on primary data

(Note: EV=enjoyment value, NSB= Negative switching barriers, PSB= Positive switching barriers, PP= Price premium, PV= Process value, RI= Repurchase Intention, WOM= Word-of-mouth, EL= e-Loyalty, ES= e-satisfaction, OV= outcome value)

5.3.5. Structural Model

The present research work has adopted two-step process to achieve its objectives. The first step includes estimating and validating Measurement Model (outer model) (Hair et. al.,2011). The results of Measurement Model have given satisfactory level of reliability, convergent validity and discriminant validity. And therefore, as a result, the suggested conceptual model is supposed to be accepted. The next step is to assess the results of inner model (also called structural model) (Yahaya et. al., 2019). The structural model helps in understanding the relationship between the constructs and also helps in estimating direct and indirect effects of constructs on each other (Hair et.

al.,2011). The structural model is used to explore the hypothesis testing. This allows the researcher to move ahead towards Structural Model (inner model), to test the mediation effect and hypothesis testing (Narula, 2020). The evaluation of structural model includes the review of model fit and testing the structural relationships between constructs.

For evaluating structural model, multicollinearity, Amount of variance (R^2), path coefficients and Goodness of Fit (GoF) (Shanmugapriya, 2016; Al-Adwan & Al-Horani, 2019) are to be assessed.

Multicollinearity: Yahaya et. al., 2019 advocated that multicollinearity be evaluated for thorough evaluation of model. In the inner structural model, it shall be noticed that each set of independent variables is checked. To check this, SPSS can be taken help of. To see the multicollinearity effect, each predictor construct's tolerance (VIF) value is considered (Pallant, 2005). When more than 2 indicators are highly correlated with each other, collinearity problem arises. As per Hair et al. (2013), the value of Variance Inflation factor (VIF) should be lower than 5 and tolerance (TOL) should be higher than 0.2 (Hair et. al., 2011; Yahaya et. al., 2019; Narula, 2020). In below figure, VIF values are less than 5 and tolerance is more than 0.2 for all predictors.

Table 5.25 Multicollinearity testing

Variables tested			
Dependent variable	**Independent variable**	**VIF**	**TOL**
e-satisfaction	Enjoyment value	2.796	0.358
e-satisfaction	Process value	3.099	0.323
e-satisfaction	Outcome value	4.073	0.246
e-satisfaction	Positive switching barriers	1.322	0.756
e-satisfaction	Negative switching barriers	1.322	0.756
e-Loyalty	e-satisfaction	1	1
Word-of-Mouth	e-Loyalty	1	1

Source: Researcher calculation based on primary data

In the first case, e-satisfaction is taken as the dependent variable and enjoyment value, process value, outcome value, PSB, NSB are taken as the independent variable. On Observing the VIF values of each relationship it is found out as 2.796, 3.099,4.073,1.322 and 1.322 respectively and tolerance values as 0.358, 0.323, 0.246, 0.756 and 0.756 respectively. All these values signifies that the threshold limit of VIF < 5 and TOL >0.20 are met.

In other case where e-loyalty is taken as dependent variable and e-satisfaction as an independent variable, VIF is less than 5 and TOL is >0.20. similarly in case where word-of-mouth is dependent variable and e-loyalty is taken as independent variable, VIF is less than 5 and TOL is >0.20. In all the cases, the threshold limits are met and it implies that there is no problem of collinearity.

Coefficient of determination (R^2): The predictive power of the model was verified while observing coefficient of determination i.e., R-square. It represents the fusion of the effects of exogeneous constructs on endogenous constructs (Christino et. al.,2019). R^2 indicates the predictive power in Structural Model (Narula, 2020). 0.19, 0.33 and 0.67 are considered as weak, moderate and substantial power respectively (Chin, 1998; Shanmupgapriya, 2016; Narula, 2020; Tenenhaus et. Al., 2005). If there are 1 or 2 exogeneous variables, moderate value of R^2 is acceptable but if variables are more than 2 in that case R^2 shall be of substantial level (Henseler et. Al., 2009; Shanmugapriya (2019). And if R^2 values are weak, it implies that the model is not capable of explaining the endogenous or dependent variables appropriately. In the present research, the R^2 values for different constructs are 0.3204 (moderate), 0.7038 (substantial), 0.6714 (substantial), 0.7036 (substantial) and 0.7866 (substantial).

Table 5.26 Coefficient of determination (R^2)

Construct	R^2
Enjoyment value	-
Negative switching barriers	-
Positive Switching barriers	-
Price premium	0.3204
Process value	-

Repurchase Intention	0.7038
Word-of-mouth	0.6714
e-Loyalty	0.7036
e-satisfaction	0.7866
outcome value	-

Source: Researcher calculation based on primary data

Goodness of Fit (GOF): GoF represents the overall quality of conceptual model i.e., measurement model and structural model both (Shanmugapriya, 2016). In order to be sure that the model adequately explains the empirical data, the overall quality of the model is required to be checked (Al-Adwan & Al-Horani, 2019). Goodness of Fit or GoF is calculated with the help of R^2 and communality values. R^2 and communality values are calculated by smartpls but GoF has to be calculated manually (Tenenhaus, 2005; Hair et.al., 2011; Shanmugapriya, 2016; Narula, 2020) with the help of following formula:

$$GOF = \sqrt{(Average\ R^2\ X\ Average\ Communality)}$$

Table 5.27 Goodness of Fit (GOF)

	R^2	Communality
Enjoyment value	-	0.769
Negative switching barriers	-	0.6422
Positive Switching barriers	-	0.6677
Price premium	0.3204	0.5499
Process value	-	0.6735
Repurchase Intention	0.7038	0.7449
Word-of-mouth	0.6714	0.759
e-Loyalty	0.7036	0.7379
e-satisfaction	0.7866	0.7187
outcome value	-	0.6659
Average	**0.6372**	**0.6929**
GoF	**0.6645**	

Source: Researcher calculation based on primary data

In the above table, the R^2 values and communality values are shown on which the formula for calculating GoF is applied and as a result, GoF is found out to be 0.6645. GoF always lies between 0 and 1 (Shanmugapriya, 2016). Higher the value of GoF, better will be the estimated path model (Henseler et. al., 2009; Narula, 2020). Gof value being 0.6645 is higher than the threshold limits. The threshold limits as suggested by Akter et. al. (2011) are 0.1 as Small, 0.25 as medium and 0.36 as large. So, the present model has high level of GoF as it is more than 0.36.

Path coefficients (Hypothesis testing): Hypothesis testing is based on path coefficient values and is the second most important aspect of evaluating structural model after R^2. Path coefficients represents the relationships among independent (exogenous) and dependent (endogenous) variables. Hypothesis framed are accepted or rejected on the basis of R^2 and t-statistics values. The researcher has already calculated and approved R^2 values. In order to find out t-statisitcs values, bootstrapping process was run in smartpls. The assessment of structural model (inner model) is done with bootstrapping technique as elaborated in the below section:

Bootstrap simulation

The bootstrap algorithm is calculated under PLS-SEM. PLS-SEM does not presume normal distribution of data therefore, bootstrap process is applied which means "repeated random sampling (with replacement) from original sample to create bootstrap sample". It obtains standard errors for testing the hypothesis. Bootstrap process assumes that sample distribution is representing intended population distribution (Hair et. al.,2011; Davison & Hinkley, 1997; Efron & Tibshirani, 1993). Henseler et. al. (2009) opined that such bootstrap sample enables estimated coefficient to be tested for their significance (Hair et. al., 2011).

Bootstrap techniques involve generating of 5000 samples from original sample to test the significance of the path coefficient and t-statistics values (Henseler et. al.,2009; Bryne, 2010; Hair et. al., 2011; Picon et. al., 2014; Shanmugapriya, 2016; Al-Adwin & Al-Horani, 2019; Yahaya et. al., 2019; Narula, 2020). In SmartPLS software, while carrying out bootstrapping, the sample size is denoted as "cases" and bootstrap subsamples are denoted as "samples" which are taken as 5000 in order to generate

appropriate and reliable results (Yahaya et. al., 2019). To check the significance of data, t-statistics values are calculated and observed. The t-values shall be more than 1.96 at 5% level of significance to verify substantial association among constructs (Tenehaus et. al., 2005; Yahaya et. al., 2019; Narula, 2020).

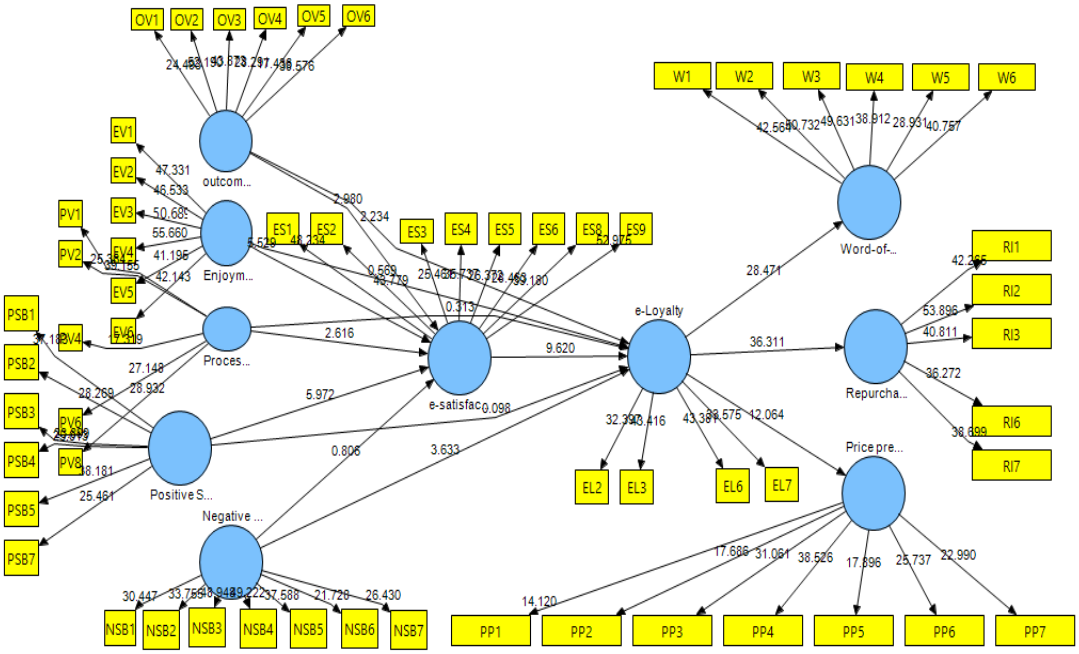

Figure 5.9 Bootstrapping model (with values)

5.3.6. Hypothesis testing

Hypotheses testing have been done by performing bootstrapping. The following hypotheses have been framed for testing:

Table 5.28 Hypothesis

Relationship	Hypotheses	
Process value -> e-Loyalty	H_{1a}	Process Value has a significant impact on e-loyalty.
outcome value -> e-Loyalty	H_{1b}	Outcome Value has a significant impact on e- loyalty.
Enjoyment value -> e-Loyalty	H_{1c}	Enjoyment value has a significant impact on e- loyalty.
Positive Switching barriers ->	H_{2a}	Positive switching barriers have a significant

e-Loyalty		impact on e- loyalty.
Negative switching barriers -> e-Loyalty	H_{2b}	Negative switching barriers have a significant impact on e- loyalty.
e-Loyalty -> Word-of-mouth	H_5	e-Loyalty has a significant impact on Word-of mouth
e-Loyalty -> Repurchase Intention	H_6	e-Loyalty has a significant impact on Repurchase Intention.
e-Loyalty -> Price premium	H_7	e-Loyalty has a significant impact on Price Premium.

Source: Researcher calculation based on primary data

On the basis of values fetched by conducting bootstrap simulation the following results are obtained:

Table 5.29 Hypothesis Testing

Hypotheses Testing				
		Original Sample (O)	**T Statistics (|O/STERR|)**	**Empirical Calculations**
H1a	Process value -> e-Loyalty	-0.0167	**0.3127**	Reject
H1b	outcome value -> e-Loyalty	0.1381	**2.2343**	Accept
H1c	Enjoyment value -> e-Loyalty	0.0343	**0.5687**	Reject
H2a	Positive Switching barriers -> e-Loyalty	0.0057	**0.0982**	Reject
H2b	Negative switching barriers -> e-Loyalty	0.1355	**3.6327**	Accept
H5	e-Loyalty -> Word-of-mouth	0.8194	**28.4705**	Accept
H6	e-Loyalty -> Repurchase Intention	0.8389	**36.3105**	Accept
H7	e-Loyalty -> Price premium	0.566	**12.0642**	Accept

Significant if t-statistic>1.96

Source: Researcher calculation based on primary data

H1: Customer value has a significant impact on e-loyalty.

H1a: Process Value has a significant impact on e- loyalty.

The decision regarding acceptance or rejection of alternative hypothesis is taken on the basis of t-value and p-value (accepted level of significance as 5%). The t-value in the present relationship is 0.3127. Hence, H_{1a} is **rejected** as process value does not have a significant impact on e-loyalty as t-value is less than1.96.

H1b: Outcome Value has a significant impact on e- loyalty.

The decision regarding acceptance or rejection of alternative hypothesis is taken on the basis of t-value and p-value (accepted level of significance as 5%). The t-value in the present relationship is 2.2343. Hence, H_{1b} is **accepted** as outcome value has a significant impact on e-loyalty as t-value is more than1.96.

H1c: Enjoyment value has a significant impact on e- loyalty.

The decision regarding acceptance or rejection of alternative hypothesis is taken on the basis of t-value and p-value (accepted level of significance as 5%). The t-value in the present relationship is 0.5687. Hence, H_{1c} is **rejected** as enjoyment value does not have a significant impact on e-loyalty as t-value is less than1.96.

H2: Switching Barriers have a significant impact on e- loyalty.

H2a: Positive switching barriers have a significant impact on e- loyalty.

The decision regarding acceptance or rejection of alternative hypothesis is taken on the basis of t-value and p-value (accepted level of significance as 5%). The t-value in the present relationship is 0.0982. Hence, H_{2a} is **rejected** as positive switching barriers do not have a significant impact on e-loyalty as t-value is less than1.96.

H2b: Negative switching barriers have a significant impact on e- loyalty.

The decision regarding acceptance or rejection of alternative hypothesis is taken on the basis of t-value and p-value (accepted level of significance as 5%). The t-value in the present relationship is 3.6327. Hence, H_{2b} is **accepted** as negative switching barriers and has a significant impact on e-loyalty as t-value is more than1.96.

***H5: e-Loyalty has a significant impact on* Word-of mouth.**

The decision regarding acceptance or rejection of alternative hypothesis is taken on the basis of t-value and p-value (accepted level of significance as 5%). The t-value in the present relationship is 28.4705. Hence, H_{1a} is **accepted** as e-loyalty and has a significant impact on word-of-mouth as t-value is more than1.96.

H6: e-Loyalty has a significant impact on Repurchase Intention.

The decision regarding acceptance or rejection of alternative hypothesis is taken on the basis of t-value and p-value (accepted level of significance as 5%). The t-value in the present relationship is 36.3105. Hence, H_{1a} is **accepted** as e-loyalty and has a significant impact on repurchase intention as t-value is more than1.96

H7: e-Loyalty has a significant impact on Price Premium.

The decision regarding acceptance or rejection of alternative hypothesis is taken on the basis of t-value and p-value (accepted level of significance as 5%). The t-value in the present relationship is 12.0642. Hence, H_{1a} is **accepted** as e-loyalty and has a significant impact on price premium as t-value is less than1.96.

On the basis of path coefficients, it is observed that process value, enjoyment value and positive switching barriers do not have significant relationship with e-loyalty unlike outcome value and negative switching barriers. The path leading from e-loyalty to word-of-mouth, repurchase intention and price premium show significant relationships. R^2 for the proposed research model is 0.3204 (moderate) for price premium, 0.7038 (substantial) for repurchase intention, 0.6714 (substantial) word-of-mouth, 0.7036 (substantial) and 0.7866 (substantial) for e-satisfaction. Further, GoF value calculated for the model comes out to be 0.6645 which is again largely acceptable. Therefore, on the basis of above results, it can be concluded that the proposed research model is satisfactory and acceptable (Tenenhaus et. al., 2005; Narula, 2020).

5.4. Mediation effects on PLS Path models

To test the mediation, three conditions are to be checked and satisfied. These conditions are as follows:

i. There must be significant relationship between dependent and independent variables without mediator.
ii. There must be significant relationship between independent variable and mediator and also between mediator and dependent variable.
iii. How much of the direct effect is absorbed by the mediator? In other words, the level of mediation i.e., partial or full mediation will be determined through VAF value.

To conduct mediation analysis, bootstrap technique will be used in smartpls software. 2 models were drawn to understand the whole process.

Direct effect (Model 1): In the first model, the researcher will see whether the first condition is fulfilled or not. Find out the direct relationship between the constructs without introducing mediator. By doing this, the level of significance between constructs can be found out. The relationships showing t-value less than 1.96 implies that there's no significance relationship between the constructs and such relationship can be avoided while finding out the mediation effect because the basic condition is that the constructs shall be having significant relationship before introducing the mediator. The following table shows the significant/insignificant relationships among constructs.

Table 5.30 Direct effect (Model 1)

	Original Sample (O)	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**Standard Error (STERR)**	**T Statistics (|O/STERR|)**	
EV -> EL	0.2427	0.2395	0.0651	0.0651	3.7262	Significant
NSB -> EL	0.1512	0.1519	0.0392	0.0392	3.8562	Significant
OV -> EL	0.2536	0.2549	0.0725	0.0725	3.4963	Significant
PSB -> EL	0.1983	0.2013	0.0687	0.0687	2.8878	Significant
PV -> EL	0.0817	0.0794	0.0682	0.0682	1.1983	Insignificant

Source: Researcher calculation based on primary data

From the above table it can be seen that there is a significant direct relationship between enjoyment value and e-loyalty, negative switching barriers and e-loyalty, outcome value and e-loyalty, positive switching barriers and e-loyalty but there is no

significant relationship between process value and e-loyalty as its t-statistics value is less than 1.96. Following is the diagram showing the direct relationship between constructs under the study.

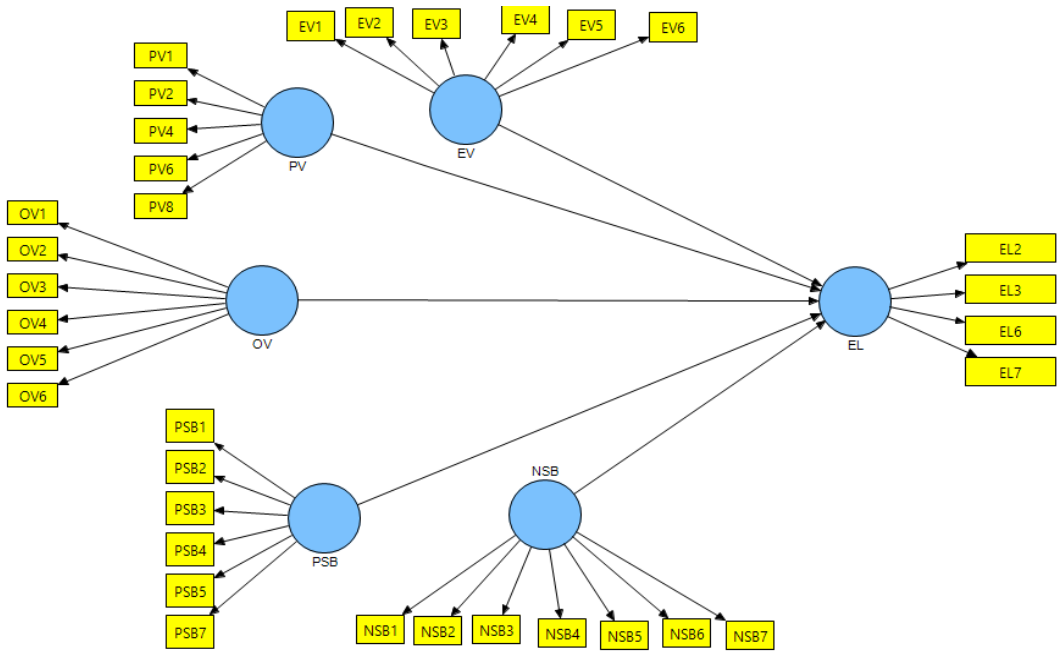

Figure 5.10 direct effects (without mediator)

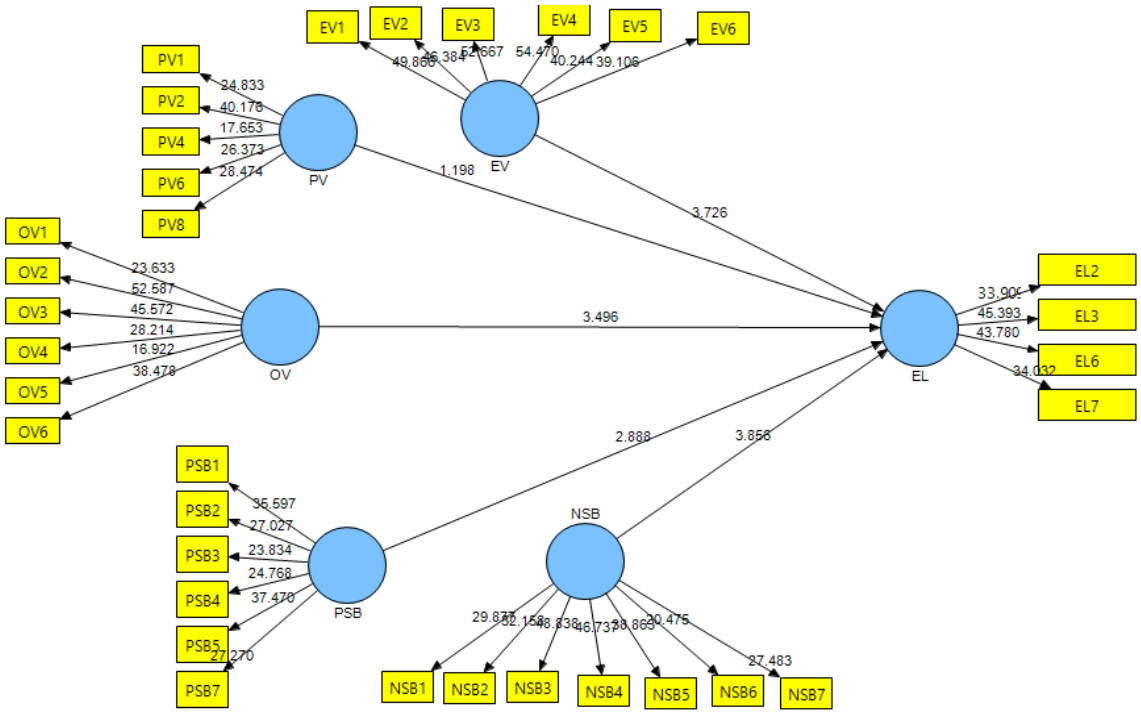

Figure 5.11 direct effects (without mediator) with values

Indirect effect (Model 2): After finding out the direct effect or direct relationship between the dependent and independent variables, now the researcher will check whether the second condition is fulfilled or not? In other words, a second model will be created by introducing mediator between independent and dependent variables to understand the mediating relationship. The diagram is shown below.

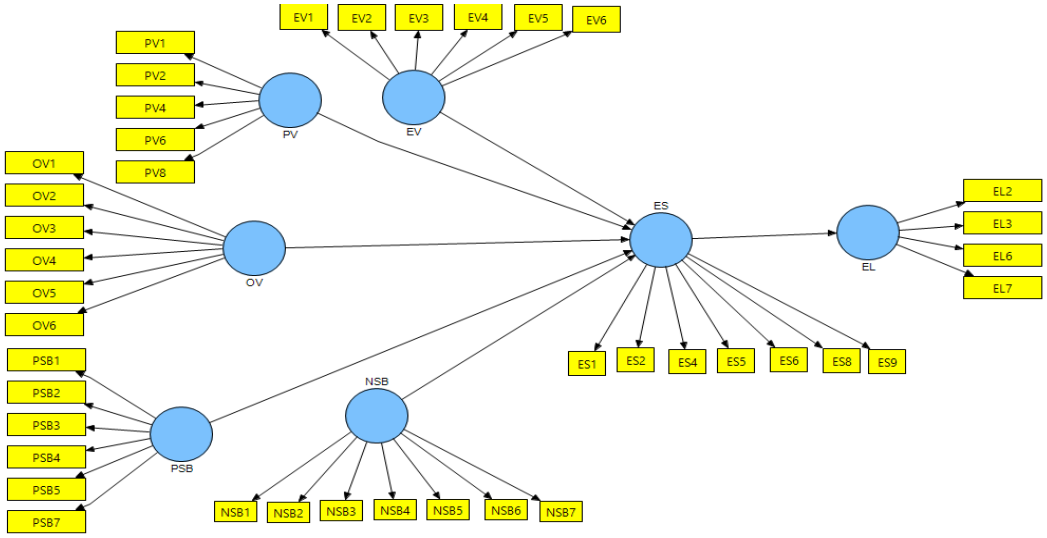

Figure 5.12 indirect effects (with mediator)

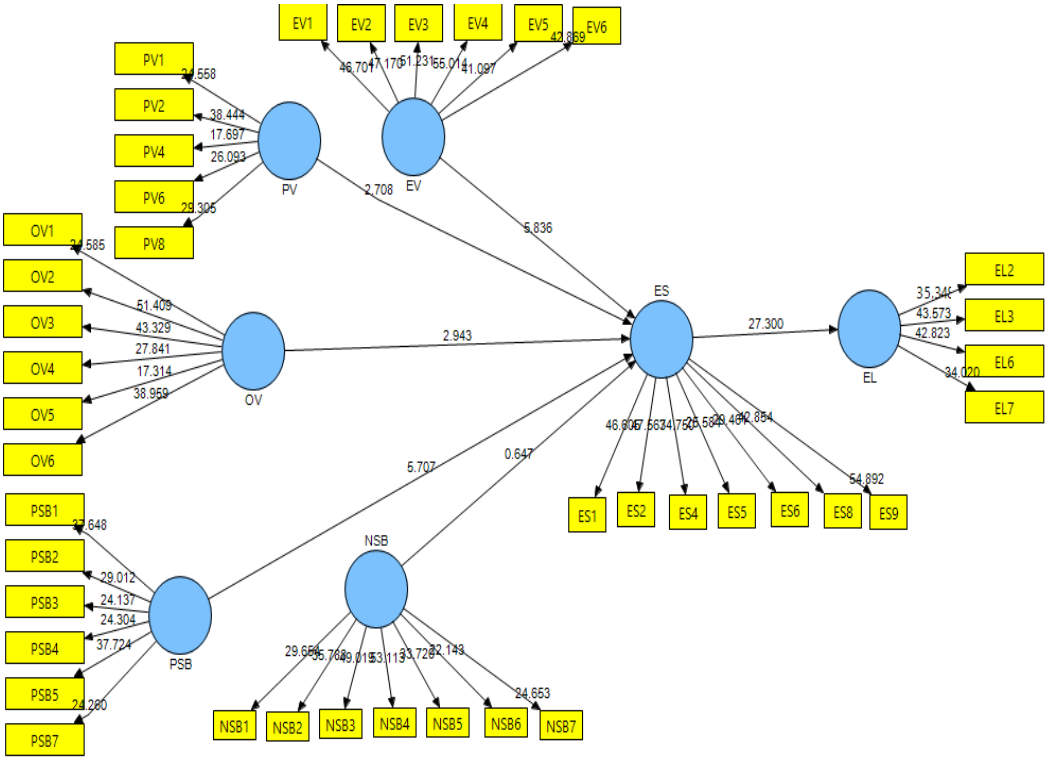

Figure 5.13 indirect effects (with mediator) with values

The following table shows the indirect effect or indirect relationship between independent variable and mediator and between mediator and dependent variable.

Table 5.31 Indirect effect (Model 2)

	Original Sample (O)	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**Standard Error (STERR)**	**T Statistics (|O/STERR|)**	
EV -> EL	0.8231	0.8222	0.0299	0.0299	27.5561	Significant
EV-> ES	0.3416	0.3387	0.0578	0.0578	5.9066	Significant
NSB -> ES	0.018	0.0186	0.028	0.028	0.643	Insignificant
OV -> ES	0.1816	0.1814	0.0625	0.0625	2.9072	Significant
PSB -> ES	0.2928	0.2949	0.0502	0.0502	5.83	Significant
PV -> ES	0.1593	0.1596	0.0594	0.0594	2.6795	Significant

Source: Researcher calculation based on primary data

From the table shown above it is clear that there is significant indirect effect between enjoyment value and e-satisfaction, outcome value and e-satisfaction, positive switching barriers and e-satisfaction but there is no significant indirect relationship between negative switching barriers and e-satisfaction. It is to be noticed that process value and e-satisfaction are showing significant indirect effect but in the first model it is already proven that there's no direct effect between process value and e-loyalty. Therefore, the relationship between process value and e-satisfaction is of no importance as the first condition is not satisfied by these variables and hence for mediation analysis this relationship can be ignored.

Mediating effect: After finding out the indirect effect, now the researcher will find out the mediating effect of e-satisfaction between independent and dependent variables. To find out the mediating effect some calculations need to be done. The relationship between the following equations is required to be solved:

1. EV -> ES-> EL
2. OV -> ES-> EL
3. PSB -> ES-> EL

The researcher has tried to explain these relationships in detail as follows:

1. **EV -> ES-> EL**: the decision whether a relationship is significant or not depends upon t-value. In the present case, t-value is required to calculated manually as it is not done automatically by SmartPLS 2.0. Therefore, the following formula can be applied in MS-Excel to find out the t-value:

t-value= path co-efficient of Indirect effect/ Std. error

where, Std. error= STDEV.S(M2:M5001)

Table 5.32 t-value of EV -> ES-> EL

Path Co-efficient of Indirect Effect	0.2812
Std error	0.0585
T-stats	4.8037

Source: Researcher calculation based on primary data

As it can be seen that t-statistics value in the above relationship is 4.8037 which is more than 1.96. It implies that e-satisfaction acts as a mediator between enjoyment value and e-loyalty. Hence, the relationship is significant.

2. **OV -> ES-> EL:** Similarly, the second relationship will be tested based on t-statistic values. Std. error and t-value is calculated by applying the same above formula. The results came out to be as below:

Table 5.33 t-value of OV -> ES-> EL

Path Co-efficient of Indirect Effect	0.1495
Std error	0.0617
T-stats	2.4216

Source: Researcher calculation based on primary data

As it can be seen that t-statistics value in the above relationship is 2.4216 which is more than 1.96. It implies that e-satisfaction acts as a mediator between outcome value and e-loyalty. Hence, the relationship is significant.

3. **PSB -> ES-> EL:** Similarly, third relationship will also be tested based on t-

statistic values. Std. error and t-value is calculated by applying the same formula. The results came out to be as below:

Table 5.34 t-value of PSB -> ES-> EL

Path Co-efficient of Indirect Effect	0.2410
Std error	0.0513
T-stats	4.6974
T-stats	2.4216

Source: Researcher calculation based on primary data

As it can be seen that t-statistics value in the above relationship is 4.6974which is more than 1.96. It implies that e-satisfaction acts as a mediator between positive switching barriers and e-loyalty. Hence, the relationship is significant.

The results of mediation are summarised in the following table.

Table 5.35 Mediating effect

INDIRECT EFFECT	PATH COEFFICIENT OF I.E	STD. ERROR	T-VALUE	
EV -> ES-> EL	0.2812	0.0585	4.8037	Significant
OV -> ES-> EL	0.1495	0.0617	2.4216	Significant
PSB -> ES-> EL	0.2410	0.0513	4.6974	Significant

Source: Researcher calculation based on primary data

*EV= Enjoyment value, ES= e-satisfaction, EL= e-loyalty, OV= outcome value, PSB=Positive switching barriers.

The above table clearly shows that there is a significant impact of e-satisfaction on various constructs. Three equations were made to know the mediating role of e-satisfaction. First equation shows that there is significant mediating role of e-satisfaction between enjoyment value and e-loyalty. Second equation shows that there is significant mediating role of e-satisfaction between outcome value and e-loyalty. And third equation shows that there is significant mediating role of e-satisfaction between positive switching barriers and e-loyalty.

H3: e-Satisfaction mediates the relationship between customer value and e-loyalty.

Customer value is categorised in 3 parts therefore, all three components were analysed. The decision regarding acceptance or rejection of alternative hypothesis is taken on the basis of t-value and p-value (accepted level of significance as 5%).

H_{3a}: e-Satisfaction mediates the relationship between outcome value and e-loyalty.

In model 1 (direct effect) it was noticed that there is no significant relationship between process value and e-loyalty as its t-statistics value is 1.1983 which is less than 1.96. The relationships showing t-value less than 1.96 implies that there's no significant relationship between the constructs and such relationship can be avoided while finding out the mediation effect because the basic condition is that the constructs shall be having significant relationship before introducing the mediator. Hence, ***H_{3a}*** is rejected.

H_{3b}: e-Satisfaction mediates the relationship between outcome value and e-loyalty.

The t-value in the mediating relationship of e-satisfaction between outcome value and e-loyalty is 2.4216. Hence, H_{3b} is **accepted** as t-value is more than1.96.

H_{3c}: e-Satisfaction mediates the relationship between enjoyment value and e-loyalty.

The t-value in the mediating relationship of e-satisfaction between enjoyment value and e-loyalty is 4.8037. Hence, H_{3c} is **accepted** as t-value is more than1.96.

H4: e-Satisfaction mediates the relationship between switching barriers and e-loyalty.

Switching barriers are of 2 types. Therefore, both types were analysed. The decision regarding acceptance or rejection of alternative hypothesis is taken on the basis of t-value and p-value (accepted level of significance as 5%).

H_{4a}: e-Satisfaction mediates the relationship between positive switching barriers and e-loyalty.

The t-value in the mediating relationship of e-satisfaction between positive switching barriers and e-loyalty is 4.6974. Hence, H3 is **accepted** as t-value is more than1.96.

H_{4b}: e-Satisfaction mediates the relationship between negative switching barriers and e-loyalty

In model 2 (indirect effect), it is noticed that there is no significant indirect relationship between negative switching barriers and e-satisfaction as t-value is 0.643 which is less

than 1.96. To test mediation relationship, it is required that there shall be indirect significant relationship between constructs. If it is insignificant, then there's no mediation. Hence, **H_{4b}** is rejected.

Table 5.36 Hypothesis testing

Relationship	**Hypotheses**		**Accept/Reject**
Process value ->e-satisfaction -> e-Loyalty	H_{3a}	*E-Satisfaction mediates the relationship between process value and e-loyalty.*	*Reject*
outcome value ->e-satisfaction -> e-Loyalty	H_{3b}	*E-Satisfaction mediates the relationship between outcome value and e-loyalty.*	Accept
Enjoyment value ->e-satisfaction -> e-Loyalty	H_{3c}	*E-Satisfaction mediates the relationship between enjoyment value and e-loyalty.*	Accept
Positive Switching barriers ->e-satisfaction -> e-Loyalty	H_{4a}	*E-Satisfaction mediates the relationship between positive switching barriers and e-loyalty.*	Accept
Negative switching barriers ->e-satisfaction -> e-Loyalty	H_{4b}	*E-Satisfaction mediates the relationship between Negative switching barriers and e-loyalty.*	*Reject*

Source: Researcher calculation based on primary data

After finding out the mediating effect, it is to be seen that how much direct effect is absorbed by mediator. The mediation can partial or full (Lam, 2004). This can be known by calculating VAF values as calculated by using the below formula:

VAF= Path co-efficient of Indirect effect/ Path co-efficient of Total effect

On applying the above formula, following VAF were fetched in different equations:

VAF values calculated are shown in the table below:

Table 5.37 Analysis of Type of Mediation

Indirect effect	Path Coefficients of Indirect effect	Total effect	VAF	Type of Mediation
EV->ES->EL	0.2812	0.5239	0.5367	Partial
OV -> ES-> EL	0.1495	0.4031	0.3708	Partial
PSB -> ES-> EL	0.2410	0.4393	0.5486	Partial

Source: Researcher calculation based on primary data

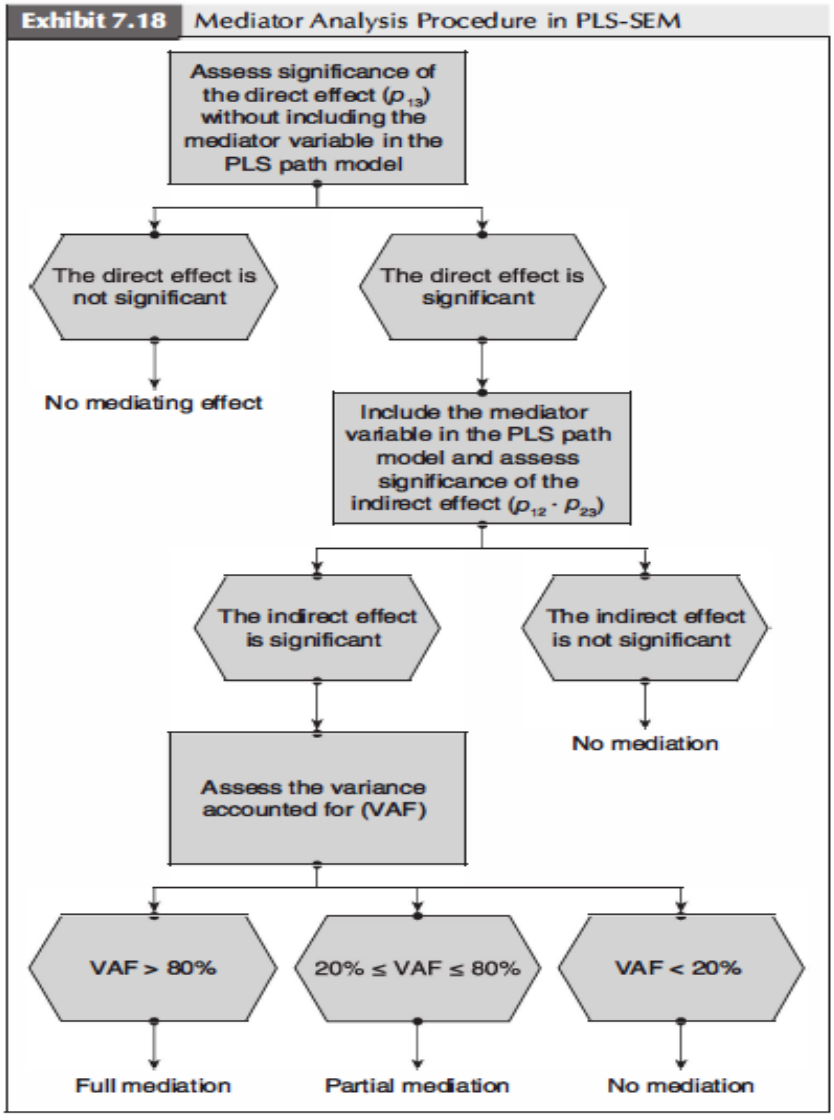

Figure: 5.14 Mediator analysis Procedure

**Source: A Primer on Partial Least Squares by Joseph F. Hair, Jr., G.Tomas M. Hult, Christian M. Ringle, Marko Sarstedt*

Figure 5.14 clearly explains the process of finding out mediating role of a construct and ends up in assessing Variance Accounted For (VAF). If VAF values lies at less than 0.20 i.e., 20% it signifies there's no mediation, if it lies between 0.20-0.80 i.e., 20%-80%, it signifies that there's partial mediation and if VAF is more than 0.80 i.e., 80%, it means there exists full mediation. Lam (2004) have strongly supported the fact that e-satisfaction acts as a mediator between customer value and e-loyalty and also between switching barriers and e-loyalty. The present research has conducted mediation analysis and it can be concluded that there is partial mediation (as shown in table 5.35) between all the independent variables and dependent variables as VAF lies between 0.20 to 0.80 threshold limit (Hair et. al., 2021).

5.5 SUMMARY OF THE CHAPTER

This chapter emphasized on the analysis of data collected and the researcher interpreted the analysis to have better understanding of responses. To analyse the data under study, structural equation modeling (SEM) is used. To conduct the analysis, SMARTPLS 2.0 software is used. Content validity is done to measure or examine the context of instrument and to check whether all the questions are framed well or not and whether it requires any changes? The opinions of 6 experts in the field of marketing were taken to improve the questionnaire and then it was circulated among prospective respondents. After collecting some responses, pilot study was conducted on 49 respondents to test the reliability of collected data. Reliability was checked with the help of Cronbach's alpha which came out to be 0.979 representing high level of internal consistency. After pilot testing, further analysis was carried on. SEM analytics is basically categorized in 2 parts i.e., measurement model and structural model. Measurement model is also called outer model as it assesses the relationship between the construct and its indicators. In other words, it focuses on finding out that how each construct is measured. Structural model on the other side explains the relationship between constructs. In simple words, it explains how constructs are related to each other? (Hair et. al., 2014). First step in assessing of Measurement Model includes checking out internal consistency of variables. The internal consistency can be checked by

applying Cronbach's alpha and composite reliability. Composite Reliability is more appropriate for PLS-SEM as it prioritizes the indicators according to their individual reliability (Hair et. al. (2011); Christino et. al. 2019). After finding out the internal consistency and convergent validity, discriminant validity needs to be verified. To know the discriminant validity Fornell-Larker (1981) criterion shall be used (Henseler et. al., 2009; Hair et. al.,2011; Yahaya et. al.,2019; Narula,2020). To find out appropriate discriminant reliability, the following conditions are to be fulfilled:

1. AVE shall be greater than 0.5
2. The square root of AVE of individual construct (Bold values) shall be more than the correlation of construct with other elements (off-diagonal values)

In Measurement model IV, all the above conditions were satisfied and hence final model fit has been achieved. The results of Measurement Model have given satisfactory level of reliability, convergent validity and discriminant validity. And therefore, as a result, the suggested conceptual model is supposed to be accepted. The next step is to assess the results of inner model (also called structural model) (Yahaya et. al., 2019). The structural model helps in understanding the relationship between the constructs and also helps in estimating direct and indirect effects of constructs on each other (Hair et. al.,2011). The structural model is used to explore the hypothesis testing. For evaluating structural model, multicollinearity, Amount of variance (R^2), path coefficients and Goodness of Fit (GoF) (Shanmugapriya, 2016; Al-Adwan & Al-Horani, 2019) are assessed. According to the calculations done, there is no problem of collinearity as VIF values are less than 5 and tolerance is more than 0.2 for all predictors.; R^2 values for different constructs are 0.3204 (moderate), 0.7038 (substantial), 0.6714 (substantial), 0.7036 (substantial) and 0.7866 (substantial). GoF is found out to be 0.6645. Higher the value of GoF, better will be the estimated path model (Henseler et. al., 2009; Narula, 2020). Next step was to do hyposthesis testing. Hypothesis framed are accepted or rejected on the basis of R^2 and t-statistics values. It is done through bootstrapping simulation in smartpls 2.0. On the basis of values fetched by conducting bootstrap simulation the following results are obtained:

Table 5.38 Hypothesis Testing

Hypotheses Testing				
		Original Sample (O)	**T Statistics (|O/STERR|)**	**Empirical Calculations**
H1a	Process value -> e-Loyalty	-0.0167	**0.3127**	Reject
H1b	outcome value -> e-Loyalty	0.1381	**2.2343**	Accept
H1c	Enjoyment value -> e-Loyalty	0.0343	**0.5687**	Reject
H2a	Positive Switching barriers -> e-Loyalty	0.0057	**0.0982**	Reject
H2b	Negative switching barriers -> e-Loyalty	0.1355	**3.6327**	Accept
H5	e-Loyalty -> Word-of-mouth	0.8194	**28.4705**	Accept
H6	e-Loyalty -> Repurchase Intention	0.8389	**36.3105**	Accept
H7	e-Loyalty -> Price premium	0.566	**12.0642**	Accept

Significant if t-statistic>1.96

Source: Researcher calculation based on primary data

On the basis of path coefficients, it is observed that process value, enjoyment value and positive switching barriers do not have significant relationship with e-loyalty unlike outcome value and negative switching barriers. The path leading from e-loyalty to word-of-mouth, repurchase intention and price premium show significant relationships.

After hypothesis testing, its time to find out the mediating relationship of e-satisfaction between customer value & e-loyalty and between switching barriers & e-loyalty. To test the mediation, three conditions are to be checked and satisfied. These conditions are as follows:

i. There must be significant relationship between dependent and independent variables without mediator.

ii. There must be significant relationship between independent variable and mediator and also between mediator and dependent variable.

iii. How much of the direct effect is absorbed by the mediator? In other words, the level of mediation i.e., partial or full mediation will be determined through VAF value.

Mediation analysis was done by bootstrapping simulation technique. Three equations were made to know the mediating role of e-satisfaction. First equation shows that there is significant mediating role of e-satisfaction between enjoyment value and e-loyalty. Second equation shows that there is significant mediating role of e-satisfaction between outcome value and e-loyalty. And third equation shows that there is significant mediating role of e-satisfaction between positive switching barriers and e-loyalty. Therefore, the hypothesis *e-Satisfaction mediates the relationship between customer value and e-loyalty was rejected and the other hypothesis e-Satisfaction mediates the relationship between switching barriers and e-loyalty was accepted.* After finding out the mediating effect, it is to be seen that how much direct effect is absorbed by mediator. This can be known by calculating VAF values. On the basis of VAF values, it was seen that there is partial mediation in case of all three equations under study.

CHAPTER-6

FINDINGS, CONCLUSIONS, IMPLICATIONS, LIMITATIONS AND RECOMMENDATIONS

This chapter highlights the findings and observations of the research conducted on the topic "Antecedents and consequences of e-Loyalty: A study on baby care products". The analysis was done by applying SEM technique and SmartPLS 2.0 software was used for the same. On the basis of the results given by SEM the objectives were achieved. Certain conclusions were drawn, certain implications are generalized and certain limitations have been observed. And, all of these aspects are discussed in this chapter.

6.1 Research Findings

On the basis of SEM, the following findings have been extracted which helped in achieving the objectives of the present study.

6.1.1 Objective 1: To study the effect of customer value and switching barriers on e-loyalty.

Customer value is based on three components i.e., Process Value. Outcome Value and Enjoyment Value. The current analysis revealed that process value does not have significant direct effect on e-loyalty whereas outcome value and enjoyment value significantly effect e-loyalty.

Switching barriers are further categorized as positive and negative. From the SEM results, it is revealed that positive switching barriers do not have significant impact on e-loyalty whereas negative switching barriers significantly affect e-loyalty.

The findings of the study are in agreement with the findings of previous literature Shun & Yunjie (2006). However, the findings of Process Value and Enjoyment Value are in contradiction with the previous literature because of different product category chosen but findings of outcome value are in consistency with the previous literature.

6.1.2 Objective 2: To examine the mediating role of e-satisfaction in the relationship between customer value and e-loyalty.

For doing mediation analysis, two models were framed. One without mediator and second with mediator. Two models were framed to understand the direct effect between independent and dependent variables and secondly, model 2 was framed to understand how and up to what extent mediator absorbs the direct effect between independent and dependent variables.

Model 1 i.e. direct effect was seen with the help of model. It revealed that Process Value does not have significant direct effect on e-loyalty whereas outcome value and enjoyment value significantly effect e-loyalty without mediator.

Model 2 displayed the indirect effect of mediator on various constructs under the study. The study of model 2 signified that negative switching barriers do not have significant relationship with e-satisfaction, but all other variables significantly effect e-satisfaction.

After considering model 1 and model 2 results, mediating effect was calculated which ultimately revealed that:

i. E-satisfaction does not mediate the relationship between process value and e-loyalty.

ii. E-satisfaction mediates the relationship between outcome value and e-loyalty.

iii. E-satisfaction mediates the relationship between enjoyment value and e-loyalty.

Further, it was proved that there is partial mediation between outcome value & e-loyalty and enjoyment value & e-loyalty. The research findings are in line with the results of Bei & Chiao, 2001; Lam et. al., 2004; Ryu et. al., 2008; Willian & Soutar, 2009; Flint et. al., 2011; El-Adly & Eid, 2016; El-Adly, 2019.

6.1.3 Objective 3: To examine the mediating role of e-satisfaction in the relationship between switching barriers and e-loyalty.

For conducting mediating analysis, 2 models were made as discussed above. Model 1 implied that negative switching barriers and positive switching barriers have significant effect on e-loyalty. But model 2 displayed the indirect effect of mediator on various constructs under the study. The study of model 2 signified that negative switching barriers do not have significant relationship with e-satisfaction unlike positive switching barriers which represent significant relationship with e-satisfaction. Ultimately, the following hypothesis is accepted:

i. E-satisfaction mediates the relationship between positive switching barriers and e-loyalty.

ii. E-satisfaction does not mediate the relationship between negative switching barriers and e-loyalty.

Further, it was proved that there is partial mediation between positive switching barriers & e-loyalty. The research findings are in line with the results of Lam et. al. (2004).

6.1.4 Objective 4: To analyze the impact of e-loyalty on its outcomes for baby care products.

Fourth objective of the present study is emphasized with respect to the outcomes of e-loyalty. The SEM technique was applied and certain observations were made. The study revealed that e-loyalty has a significant impact on word-of-mouth, repurchase intention and price premium. As per SEM model run through Smartpls 2.0, the software gives the t-statistics value instead of p-values. The t-statistics values were greater than 1.96 in all three cases and hence the researcher accepted alternate hypothesis. The research findings are in line with the results of Singh et. al., 2017; Srinivasan 2002; Hsieh, 2012; Shoemaker & Lewis, 1999; Zeithaml et. al., 1996; Christiano et. al., 2019; Narula, 2020.

6.2 Conclusion

The present study proposed and tried to find out the antecedents and consequences of e-loyalty keeping in view baby care products. In order to find out such relationships, empirical research was conducted keeping in mind the objectives of the study. A conceptual model was framed and was tested using structural equation modeling technique. A number of direct and indirect relationships were tested by using SmartPLS 2.0.

The present study is based upon four objectives. First objective is to study the effect of customer value and switching barriers on e-loyalty. Second objective focuses on examining the mediating role of e-satisfaction in the relationship between customer value and e-loyalty. Third objective is related to examining the mediating role of e-satisfaction in the relationship between switching barriers and e-loyalty. The fourth and final objective considers the analysis of the impact of e-loyalty on its outcomes keeping in view baby care products.

To achieve all the above objectives, empirical research was conducted. Prior to that the questionnaire was framed and was sent for content validation. Views of experts were considered in finalizing the questionnaire. After content validation, data was collected from the respondents concerned. Certain questions related to demographic profile of the respondents were also asked. Reliability tests, validity test, measurement model assessment, structural model assessment, hypothesis testing and mediation testing were conducted to analyse the results.

Structural equation modeling was applied by using SmartPls 2.0 software. First of all, measurement model was made and assessed thoroughly. Measurement model IV was validated for further analysis. The internal consistency, convergent validity and discriminant validity was checked. After that, structural model was assessed. After all this, hypothesis was tested and mediation analysis was carried out to achieve the objectives. Thus, it was confirmed that there is partial mediation between constructs under study.

6.3 Implications

6.3.1 Theoretical Implications

The study tries to bring into knowledge the relationship between customer value, switching barriers, e-satisfaction, e-loyalty and the outcomes of e-loyalty with respect to baby care products. It has been observed that outcome value and enjoyment value help in establishing grounds for e-loyalty. Also, it is seen that negative switching barriers increases e-loyalty. Therefore, marketers must focus on increasing these values. Though, there may be other product/ service categories also which may be studied in future. The researchers shall extend the study further to enhance the knowledge base so that impact of above-mentioned constructs can be generalized.

6.3.2 Practical Implications

The study will help managers/entrepreneurs to understand the impact of various factors leading to e-satisfaction and e-loyalty. As the researcher has come to the conclusion about the importance of customer value and switching barriers therefore, the marketers must focus on providing good deals to their customers, convenience to customers, take care of their security while they surf online, enjoyable, and it shall be capable of leading the customer towards actual purchase. The mediating role of e-satisfaction cannot be ignored therefore, So, it is put forwarded that policy makers shall make such policies which increase the e-satisfaction as it ultimately leads to increased e-loyalty. The study will help them in formulating strategic and marketing policies with respect to baby care products in online setting so that they can survive and grow in the market.

6.4 Limitations of the study

- **Sample population**: The present study considers only population of Punjab State only.
- **Product type**: The present study is only emphasized on baby care products. No other product category is considered for research.
- **Biasness of respondents**: The respondents may not give right responses. The

biasness may be due to lack of interest, or lack of understanding the questions etc. This may affect the results of the study but that is not under control of the researcher.

- **Generalizability**: As the research is restricted to Punjab State population and baby care products only therefore the results achieved cannot be generalized to the whole universe.
- The data was collected through questionnaire method and limitations applicable to questionnaire technique are liable to be found in this study too.
- As the study was conducted in COVID-19 situations, the limitation of resources, time and energy also restricted the study.

6.5 Directions for Future research

- The researchers and marketers in the field of baby care products shall consider the results of present study while making policies in Punjab.
- The data was collected from only urban areas of Punjab covering 10 most populated urban cities namely Ludhiana, Patiala, Bathinda, Moga, SAS Nagar, Jalandhar, Hoshiarpur, Amritsar, Batala and Pathankot. So, further studies can be conducted on similar aspects by surveying rural regions of Punjab as well which will truly represent the entire population of Punjab.
- The area of research can be expanded out of Punjab to know the responses in other geographies too so that results can be generalized.
- The present research is focused only on baby care products. The results may vary for different products/ services respectively. Therefore, it is suggested that further research can be conducted on products other than baby care products.
- Sample size for the present study was taken as 384 which can be considered small as compared to the whole population under study. It is quite difficult to generalize the results about whole Punjab based on 384 responses. Therefore, it is suggested for other researchers that they can conduct a

similar study by taking the large sample size for more accurate results.

6.6 Recommendations

In the Findings Section, it was concluded that process value doesn't have significant effect on e-loyalty, but outcome value and enjoyment value do have. Customer likes to purchase from that online retailer who provides them good deals, helps in saving money and takes care of their security from cyber-crimes. Convenience in shopping and good after sale-services are also a great booster which increase the outcome value. Similarly, in order to improve the enjoyment value of the customer, certain factors like how comfortable they are, how excited they feel while surfing the site, whether it is enjoyable experience for them or not. Whether such surfing the site leads the prospective customer towards actual purchase or not. These factors help in improving the enjoyment value for consumers. Therefore, it is recommended that marketers shall pay more attention towards improving the outcome value and enjoyment value of customers as it is important for customers. Higher the outcome value i.e., when outcome value is positive, customers go for such e-sellers and moreover if customer enjoys surfing website, then also chance increases that they will purchase more.

It is also revealed in the analysis that negative switching barriers plays important role in increasing the e-loyalty rather than positive ones. Therefore, marketers shall focus upon taking advantage of negative switching barriers. The online retailers shall understand the fact that it is difficult and time-consuming for the customers to gather information about other/new online retailer and switch to them. It may also be possible that other retailers don't offer better discounts and also may be charging higher delivery cost. Product availability with other retailers is another shortcoming and non-availability of alternative online retailers for baby care products are such negative switching barriers which can be taken benefit of.

In the second objective, it was established that e-satisfaction acts as a partial mediator between process value & e-loyalty and outcome value & e-loyalty. So, it is put forwarded that policy makers shall make such policies which increases

the e-satisfaction as it ultimately leads to increased e-loyalty. If customer feels that choosing a particular online retailer makes him/her happy and if it gives them the confidence that their decision is wise, it means they are quite satisfied with the online retailer. Also, if the product purchased is satisfactory, and in case there are problems and if they are sorted out well by the online retailer, then also customer feels satisfied. The services provided by the online retailer shall be good in order to satisfy the customer. Therefore, it can be said that each and every effort shall be made to satisfy the consumer in order to ultimately increase the loyalty.

And similarly in third objective, it was proved that out e-satisfaction acts as a partial mediator between positive switching barriers & e-loyalty. So, it is recommended by the researcher that higher attention should be paid towards increasing positive switching barriers so that more & more satisfied customer becomes loyal.

Fourth and final objective of the study was set to analyse the impact of e-loyalty on its outcomes and it was observed that e-loyalty significantly impacts word-of-mouth, repurchase intention and price premium. If a customer frequently visits the same website rather than others and it becomes his/her favourite and thus it means e-loyalty is established. Similarly, if he purchases majority of baby care products from the same website and considers that current online retailer is the best, it definitely increases the e-loyalty level. Therefore, the researcher here also recommends that more focus shall be turned towards improving e-loyalty so that higher WOM, higher repurchases and higher price premium levels can be achieved.

REFERENCES

1. Aaker, D.A., 1996. Measuring brand equity across products and markets. *California management review*, *38*(3).
2. Abdelrhim, M. and Elsayed, A., 2020. The Effect of COVID-19 Spread on the e-commerce market: The case of the 5 largest e-commerce companies in the world. *Available at SSRN 3621166*.
3. Ahuja, S., Employee work engagement: an empirical study of higher Education sector in Punjab
4. Akbari, M., Kazemi, R. and Haddadi, M., 2016. Relationship marketing and word-of-mouth communications: Examining the mediating role of customer loyalty. *Marketing and Branding Research*, *3*, p.63-74.
5. Akter, S., D'Ambra, J. and Ray, P., 2011. Trustworthiness in mHealth information services: an assessment of a hierarchical model with mediating and moderating effects using partial least squares (PLS). *Journal of the American Society for Information Science and Technology*, *62*(1), pp.100-116.
6. Al-Adwan, A.S. and Al-Horani, M.A., 2019. Boosting customer e-loyalty: An extended scale of online service quality. *Information*, *10*(12), p.380.
7. Alber, N., 2020. The effect of coronavirus spread on stock markets: The case of the worst 6 countries. *Available at SSRN 3578080*.
8. Albers, S., 2010. PLS and success factor studies in marketing. In *Handbook of partial least squares* (pp. 409-425). Springer, Berlin, Heidelberg.
9. Albert, N. and Merunka, D., 2013. The role of brand love in consumer- brand relationships. *Journal of consumer marketing*.
10. Albert, N. and Merunka, D., 2013. The role of brand love in consumer- brand relationships. *Journal of consumer marketing*.
11. Alves, H. and Raposo, M., 2007. Conceptual model of student satisfaction in higher education. *Total Quality Management*, *18*(5), pp.571-588.

12. Anderson, J.C. and Narus, J.A., 1990. A model of distributor firm and manufacturer firm working partnerships. *Journal of marketing*, *54*(1), pp.42-58.

13. Anderson, R.E. and Srinivasan, S.S., 2003. E- satisfaction and e- loyalty: A contingency framework. *Psychology & marketing*, *20*(2), pp.123-138.

14. Anderson, R.E. and Srinivasan, S.S., 2003. E- satisfaction and e- loyalty: A contingency framework. *Psychology & marketing*, *20*(2), pp.123-138.

15. Aydın, G., Ar, A.A. and Taşkın, Ç., 2014. The role of brand trust on parents' purchase intentions of baby-care products.

16. Babakus, E. and Yavas, U., 2008. Does customer sex influence the relationship between perceived quality and share of wallet?. *Journal of Business Research*, *61*(9), pp.974-981.

17. Babin, B.J., Hair, J.F. and Boles, J.S., 2008. Publishing research in marketing journals using structural equation modeling. *Journal of marketing theory and practice*, *16*(4), pp.279-286.

18. Bagozzi, R.P. and Yi, Y., 1988. On the evaluation of structural equation models. *Journal of the academy of marketing science*, *16*(1), pp.74-94.

19. Bagozzi, R.P., 1994. Structural equation models in marketing research: Basic principles. *Principles of marketing research*, *3*(1), pp.7-385.

20. Bai, B., Law, R. and Wen, I., 2008. The impact of website quality on customer satisfaction and purchase intentions: Evidence from Chinese online visitors. *International journal of hospitality management*, *27*(3), pp.391-402.

21. Bajpai, N., 2017. *Business Research methods*. New Delhi: Pearson Publications.

22. Balabanis, G., Reynolds, N. and Simintiras, A., 2006. Bases of e-store loyalty: Perceived switching barriers and satisfaction. *Journal of Business Research*, *59*(2), pp.214-224.

23. Bansal, H.S., McDougall, G.H., Dikolli, S.S. and Sedatole, K.L., 2004. Relating e- satisfaction to behavioral outcomes: an empirical study. *Journal of services marketing*.

24. Baron, R. M. and Kenny, D. A., 1986. The moderator-mediator variable distinction in social psychological research: conceptual, strategic and statistical considerations. *Journal of Personality and Social Psychology*, 51(6), pp.1173-1182.

25. Baskaran, S., Yuen, T.M., Mahmood, Z., Mahadi, N. and Dalayga, B., 2019. Do Women Buy Online Impulsively More Often Out of Enjoyment and Risk Tolerance?. *INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS AND SOCIAL SCIENCES*, *9*(7).

26. Bei, L.T. and Chiao, Y.C., 2001. An integrated model for the effects of perceived product, perceived service quality, and perceived price fairness on consumer satisfaction and loyalty. *Journal of consumer satisfaction, dissatisfaction and complaining behavior*, *14*, p.125.

27. Bell, S.J., Auh, S. and Smalley, K., 2005. Customer relationship dynamics: service quality and customer loyalty in the context of varying levels of customer expertise and switching costs. *Journal of the Academy of Marketing Science*, *33*(2), pp.169-183.

28. Bettencourt, L.A., 1997. Customer voluntary performance: Customers as partners in service delivery. *Journal of retailing*, *73*(3), pp.383-406.

29. Bhalekar, V., 2020. Novel Corona Virus Pandemic-Impact on Indian Economy, E-commerce, Education and Employment. *E-commerce, Education and Employment (April 19, 2020)*.

30. Bhat, S.A., Consumers Perception towards E Shopping Impact of Technology acceptance Model on E Trust and Repurchase Intention.

31. Bloemer, J., De Ruyter, K.O. and Wetzels, M., 1999. Linking perceived service quality and service loyalty: a multi- dimensional perspective. *European journal of marketing*.

32. Boardman, R. and McCormick, H., 2018. Shopping channel preference and usage motivations: Exploring differences amongst a 50-year age span. *Journal of Fashion Marketing and Management: An International Journal*.

33. Bolton, R.N. and Drew, J.H., 1991. A longitudinal analysis of the impact of service changes on customer attitudes. *Journal of marketing*, *55*(1), pp.1-9.

34. Bolton, R.N. and Lemon, K.N., 1999. A dynamic model of customers' usage of services: Usage as an antecedent and consequence of satisfaction. *Journal of marketing research*, *36*(2), pp.171-186.

35. Bolton, R.N., Kannan, P.K. and Bramlett, M.D., 2000. Implications of loyalty program membership and service experiences for customer retention and value. *Journal of the academy of marketing science*, *28*(1), pp.95-108.

36. Boyle, P. and Halfacree, K. eds., 2002. *Migration and gender in the developed world*. Routledge.

37. Breitenbach, C.S. and Van Doren, D.C., 1998. Value- added marketing in the digital domain: enhancing the utility of the Internet. *Journal of consumer marketing*.

38. Bryne, B. M., 2010. *Structural Equation Modeling with AMOS: Basic Concepts, Applications, and Programming*. 2nd edition, New York, NY: Routledge.

39. Cai, S. and Xu, Y., 2006. Effects of outcome, process and shopping enjoyment on online consumer behaviour. *Electronic Commerce research and applications*, *5*(4), pp.272-281.

40. Cant, M.C. and du Toit, M., 2012. Identifying the factors that influence retail customer loyalty and capitalising them. *International Business & Economics Research Journal (IBER)*, *11*(11), pp.1223-1232.

41. Carlson, J. and O'Cass, A., 2010. Exploring the relationships between e- service quality, satisfaction, attitudes and behaviours in content- driven e- service web sites. *Journal of services marketing*.

42. Carroll, B.A. and Ahuvia, A.C., 2006. Some antecedents and outcomes of brand love. *Marketing letters*, *17*(2), pp.79-89.

43. Cavalheiro, EA, Tavares, CEM, Ferreira, APAL, dos Santos, RA and de Mello Stedile, CDS, 2014. European Model of Satisfaction: a case study with students

from a Higher Education Institution. *Production Management Operations and Systems Magazine* , *9* (1), p.131.

44. Chang, H.H., Wang, Y.H. and Yang, W.Y., 2009. The impact of e-service quality, customer satisfaction and loyalty on e-marketing: Moderating effect of perceived value. *Total quality management*, *20*(4), pp.423-443.

45. Chen, M.F. and Wang, L.H., 2009. The moderating role of switching barriers on customer loyalty in the life insurance industry. *The Service Industries Journal*, *29*(8), pp.1105-1123.

46. Chen, Z. and Dubinsky, A.J., 2003. A conceptual model of perceived customer value in e- commerce: A preliminary investigation. *Psychology & Marketing*, *20*(4), pp.323-347.

47. Chin, W.W., 1998. The partial least squares approach to structural equation modeling. *Modern methods for business research*, *295*(2), pp.295-336.

48. Chiu, C.M., Lin, H.Y., Sun, S.Y. and Hsu, M.H., 2009. Understanding customers' loyalty intentions towards online shopping: an integration of technology acceptance model and fairness theory. *Behaviour & Information Technology*, *28*(4), pp.347-360.

49. Christino, J., Silva, T., Moura, L.R. and Fonseca, L.H., 2020. Antecedents and consequents of brand love in the smartphone market: an extended study of the impact of switching cost. *Journal of Promotion Management*, *26*(3), pp.301-321.

50. Christino, J., Silva, T., Moura, L.R. and Fonseca, L.H., 2020. Antecedents and consequents of brand love in the smartphone market: an extended study of the impact of switching cost. *Journal of Promotion Management*, *26*(3), pp.301-321.

51. Christodoulides, G. and Michaelidou, N., 2010. Shopping motives as antecedents of e-satisfaction and e-loyalty. *Journal of Marketing Management*, *27*(1-2), pp.181-197.

52. Churchill Jr, G.A., 1979. A paradigm for developing better measures of marketing constructs. *Journal of marketing research*, *16*(1), pp.64-73.

53. Cipoli, P. P., & Lidas, M. 2018., Quando _e a hora de comprar um novo smartphone? Confira essas 5 dicas.

54. Colgate, M. and Lang, B., 2001. Switching barriers in consumer markets: an investigation of the financial services industry. *Journal of consumer marketing*.

55. Collier, J.E. and Bienstock, C.C., 2006. Measuring service quality in e-retailing. *Journal of service research*, *8*(3), pp.260-275.

56. Comiskey, D., Api, A.M., Barratt, C., Daly, E.J., Ellis, G., McNamara, C., O'Mahony, C., Robison, S.H., Safford, B., Smith, B. and Tozer, S., 2015. Novel database for exposure to fragrance ingredients in cosmetics and personal care products. *Regulatory Toxicology and Pharmacology*, *72*(3), pp.660-672.

57. Connelly, L.M., 2008. Pilot studies. *Medsurg nursing*, *17*(6), p.411.

58. Cooper, D.R., Schindler, P.S. and Sun, J., 2006. *Business research methods* (Vol. 9, pp. 1-744). New York: Mcgraw-hill.

59. Crawford, F., 2000. consumer relevancy: connecting with the 21 st century market. *Global Online Retailing Report*, *40*(2), pp.45-51.

60. Cronin Jr, J.J., Brady, M.K. and Hult, G.T.M., 2000. Assessing the effects of quality, value, and customer satisfaction on consumer behavioral intentions in service environments. *Journal of retailing*, *76*(2), pp.193-218.

61. Curtis, T., Abratt, R., Rhoades, D.L. and Dion, P., 2011. Customer loyalty, repurchase and satisfaction: A meta-analytical review. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, *24*, p.1.

62. D'Alessandro, S., Girardi, A. and Tiangsoongnern, L., 2012. Perceived risk and trust as antecedents of online purchasing behavior in the USA gemstone industry. *Asia pacific journal of marketing and logistics*.

63. Dash, M., 2010. Buyers' Preferences for Purchase of Selected Handicrafts with Special Reference to Orissa. *IUP Journal of Management Research*, *9*(6), p.38.

64. Dastan, L.C., A Study On The Online Shopping Behaviour Of Consumers Towards Electronic Goods With Reference To Tamilnadu.

65. Davis, L.L., 1992. Instrument review: Getting the most from a panel of experts. *Applied nursing research*, *5*(4), pp.194-197.

66. Davison, A.C. and Hinkley, D.V., 1997. *Bootstrap methods and their application* (No. 1). Cambridge university press.

67. De Matos, C.A., Henrique, J.L. and de Rosa, F., 2009. The different roles of switching costs on the satisfaction- loyalty relationship. *International Journal of Bank Marketing*.

68. Demangeot, C. and Broderick, A.J., 2007. Conceptualising consumer behaviour in online shopping environments. *International journal of retail & distribution management*.

69. Devaraj, S., Fan, M. and Kohli, R., 2002. Antecedents of B2C channel satisfaction and preference: validating e-commerce metrics. *Information systems research*, *13*(3), pp.316-333.

70. Dick, A.S. and Basu, K., 1994. Customer loyalty: toward an integrated conceptual framework. *Journal of the academy of marketing science*, *22*(2), pp.99-113.

71. Dixon, J., Bridson, K., Evans, J. and Morrison, M., 2005. An alternative perspective on relationships, loyalty and future store choice. *The International Review of Retail, Distribution and Consumer Research*, *15*(4), pp.351-374.

72. Dodds, W.B., Monroe, K.B. and Grewal, D., 1991. Effects of price, brand, and store information on buyers' product evaluations. *Journal of marketing research*, *28*(3), pp.307-319.

73. Duygun, A. and Şen, E., 2020. Evaluation of Consumer Purchasing Behaviors in the COVID-19 Pandemic Period in the Context of Maslow's Hierarchy of Needs. *PazarlamaTeorisi ve Uygulamaları Dergisi*, *6*(1), pp.45-68.

74. Economicstimes. 2021. *India to have 900 million active internet users by 2025.*

[online] <https://economictimes.indiatimes.com/tech/technology/india-to-have-900-million-active-internet-users-by-2025-says-report/articleshow/83200683.cms> [Accessed 3 June 2021]

75. Edmonson, Brad.1997. The Wired Bunch. *American Demographics,* (June): 10–15.

76. Edward, M. and Sahadev, S., 2011. Role of switching costs in the service quality, perceived value, customer satisfaction and customer retention linkage. *Asia Pacific Journal of Marketing and Logistics*.

77. Eggert, A. and Ulaga, W., 2002. Customer perceived value: a substitute for satisfaction in business markets?. *Journal of Business & industrial marketing*.

78. Eid, M.I., 2011. Determinants of e-commerce customer satisfaction, trust, and loyalty in Saudi Arabia. *Journal of electronic commerce research*, *12*(1), p.78.

79. Eisingerich, A.B. and Bell, S.J., 2007. Maintaining customer relationships in high credence services. *Journal of Services Marketing*.

80. El-Adly, M.I. and Eid, R., 2016. An empirical study of the relationship between shopping environment, customer perceived value, satisfaction, and loyalty in the UAE malls context. *Journal of Retailing and Consumer Services*, *31*, pp.217-227.

81. El-Adly, M.I., 2019. Modelling the relationship between hotel perceived value, customer satisfaction, and customer loyalty. *Journal of Retailing and Consumer Services*, *50*, pp.322-332.

82. Elsayed, A. and Abdelrhim, M., 2020. The Effect Of COVID-19 Spread On Egyptian Stock Market Sectors. *Available at SSRN 3608734*.

83. Eroglu, S.A., Machleit, K.A. and Davis, L.M., 2003. Empirical testing of a model of online store atmospherics and shopper responses. *Psychology & marketing*, *20*(2), pp.139-150.

84. Evanschitzky, H., Ramaseshan, B., Woisetschläger, D.M., Richelsen, V., Blut, M. and Backhaus, C., 2012. Consequences of customer loyalty to the loyalty

program and to the company. *Journal of the academy of marketing science*, *40*(5), pp.625-638.

85. Flavián, C., Guinalíu, M. and Gurrea, R., 2006. The role played by perceived usability, satisfaction and consumer trust on website loyalty. *Information & management*, *43*(1), pp.1-14.

86. Flint, D.J., Blocker, C.P. and Boutin Jr, P.J., 2011. Customer value anticipation, customer satisfaction and loyalty: An empirical examination. *Industrial marketing management*, *40*(2), pp.219-230.

87. Fornell, C. and Larcker, D.F., 1981. Evaluating structural equation models with unobservable variables and measurement error. *Journal of marketing research*, *18*(1), pp.39-50.

88. Frost, R.D. and Strauss, J., 2016. *E-marketing*. Routledge.

89. Fullerton, G., 2003. When does commitment lead to loyalty?. *Journal of service research*, *5*(4), pp.333-344.

90. Gecti, F., 2014. Examining price perception and the relationships among its dimensions via structural equation modeling: a research on Turkish consumers. *British Journal of Marketing Studies*, *2*(1), pp.1-11.

91. Geevarathna., An empirical study on perception towards branded Gold jewellery among women in bangalore, and it's Impact on buying decisions.

92. Gehrt, K.C., Rajan, M.N., Shainesh, G., Czerwinski, D. and O'Brien, M., 2012. Emergence of online shopping in India: shopping orientation segments. *International Journal of Retail & Distribution Management*.

93. George, D. and Mallery, P., 2011. *SPSS for Windows: Step by Step*. 10th edition, Pearson Education, New Delhi.

94. Ghane, S.O.H.E.I.L.A., Fathian, M. and Gholamian, M.R., 2011. Full relationship among e-satisfaction, e-trust, e-service quality, and e-loyalty: The case of Iran e-banking. *Journal of Theoretical and Applied Information Technology*, *33*(1), pp.1-6.

95. Gommans, M., Krishman, K.S. and Scheffold, K.B., 2001. From brand loyalty to e-loyalty: A conceptual framework. *Journal of Economic & Social Research*, *3*(1).

96. Gounaris, S. and Stathakopoulos, V., 2004. Antecedents and consequences of brand loyalty: An empirical study. *Journal of brand Management*, *11*(4), pp.283-306.

97. Grønhaug, K. and Gilly, M.C., 1991. A transaction cost approach to consumer dissatisfaction and complaint actions∗. *Journal of economic psychology*, *12*(1), pp.165-183.

98. Gupta, N., A Study of Online Shopping Behaviour of College going Young Adults.

99. Gupta, K., 2015. Fit Estimation in Structural Equation Modeling-Synthesis of Related Statistics. *Gupta, Karnika and Singh, Narendra (2014/15),"Fit Estimation in Structural Equation Modeling–A Synthesis of Related Statistics", HSB Research Review (Haryana School of Business, Guru Jambheswar University, Hisar, Haryana, India)*, *8*, p.9.

100. Gurleen, K., 2012. Consumers' perception towards online shopping-the case of Punjab. *International journal of management & Information Technology*, *1*(1), pp.1-6.

101. Gustafsson, A., Johnson, M.D. and Roos, I., 2005. The effects of customer satisfaction, relationship commitment dimensions, and triggers on customer retention. *Journal of marketing*, *69*(4), pp.210-218.

102. Hagel, John III and Arthur G. Armstrong.,1997. Net gain: expanding markets through virtual communities, *Mckinsey quarterly (winter), pp.* 140-146.

103. Hair, J.F., Bush, R.P. and Ortinau, D.J., 2003. Marketing Research: Within a changing information environmentMcGraw Hill. *Higher Education*, p.720.

104. Hair Jr, J.F., Hult, G.T.M., Ringle, C.M. and Sarstedt, M., 2021. *A primer on partial least squares structural equation modeling (PLS-SEM)*. Sage

publications.

105. Hair Jr, J.F., Sarstedt, M., Hopkins, L. and Kuppelwieser, V.G., 2014. Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European business review*.

106. Hair, J.F., Ringle, C.M. and Sarstedt, M., 2011. PLS-SEM: Indeed a silver bullet. *Journal of Marketing theory and Practice*, *19*(2), pp.139-152.

107. Hair, J.F., Ringle, C.M. and Sarstedt, M., 2013. Partial least squares structural equation modeling: Rigorous applications, better results and higher acceptance. *Long range planning*, *46*(1-2), pp.1-12.

108. Han, H., Back, K.J. and Barrett, B., 2009. Influencing factors on restaurant customers' revisit intention: The roles of emotions and switching barriers. *International journal of hospitality management*, *28*(4), pp.563-572.

109. Hasan, H., Al-Dmour, H.H. and Al-Dmour, R.H., 2020. The Effect of eWOM on E-Loyalty: The Mediating Role of E-Satisfaction. *International Journal of Customer Relationship Marketing and Management (IJCRMM)*, *11*(3), pp.82-100.

110. Hasanat, M.W., Hoque, A., Shikha, F.A., Anwar, M., Hamid, A.B.A. and Tat, H.H., 2020. The impact of coronavirus (COVID-19) on e-business in Malaysia. *Asian Journal of Multidisciplinary Studies*, *3*(1), pp.85-90.

111. Heide, J.B. and Weiss, A.M., 1995. Vendor consideration and switching behavior for buyers in high-technology markets. *Journal of marketing*, *59*(3), pp.30-43.

112. Hemlatha, R., A study on the online shopping behaviour of Consumers towards electronic goods with reference to Tamilnadu.

113. Henseler, J., Ringle, C.M. and Sinkovics, R.R., 2009. The use of partial least squares path modeling in international marketing. In *New challenges to international marketing*. Emerald Group Publishing Limited.

114. Heskett, J.L., Jones, T.O., Loveman, G.W., Sasser, W.E. and Schlesinger, L.A.,

1994. Putting the service-profit chain to work. *Harvard business review*, *72*(2), pp.164-174.

115. Hirschman, A.O., 1970. *Exit, voice, and loyalty: Responses to decline in firms, organizations, and states* (Vol. 25). Harvard university press.

116. Hoelter, J.W., 1983. The analysis of covariance structures: Goodness-of-fit indices. *Sociological Methods & Research*, *11*(3), pp.325-344.

117. Holbrook, M.B., 1994. The nature of customer value: an axiology of services in the consumption experience. *Service quality: New directions in theory and practice*, *21*(1), pp.21-71.

118. Hong, J.Y. and Lee, W.N., 2005. Consumer complaint behavior in the online environment. In *Web systems design and online consumer behavior* (pp. 90-106). IGI Global.

119. Hsu, C.L. and Lu, H.P., 2004. Why do people play on-line games? An extended TAM with social influences and flow experience. *Information & management*, *41*(7), pp.853-868.

120. Hult, G.T.M., Sharma, P.N., Morgeson III, F.V. and Zhang, Y., 2019. Antecedents and consequences of customer satisfaction: do they differ across online and offline purchases?. *Journal of Retailing*, *95*(1), pp.10-23.

121. Hume, M., Mort, G.S. and Winzar, H., 2007. Exploring repurchase intention in a performing arts context: who comes? And why do they come back?. *International Journal of Nonprofit and Voluntary Sector Marketing*, *12*(2), pp.135-148.

122. India Brand Equity Foundation. 2022. *E-commerce in India: Industry Overview, Market Size & Growth| IBEF*. [online] Available at: <https://www.ibef.org/industry/ecommerce.aspx> [Accessed 4 October 2021].

123. Ismail, M.A. and Safa, N.S., 2014. Trust, satisfaction, and loyalty formation in electronic commerce. *Journal of Industrial and Intelligent Information Vol*, *2*(3).

124. Jaggi, S., Consumer Buying Behaviour For Gems & Jewellery: Impact Of Advertisements

125. Jain, A., Sarupria, A. and Kothari, A., 2020. The Impact of COVID-19 on E-wallet's Payments in Indian Economy. *International Journal of Creative Research Thoughts*, pp.2447-2454.

126. Jain, A.K., Pinson, C. and Malhotra, N.K., 1987. Customer loyalty as a construct in the marketing of banking services. *International Journal of Bank Marketing*.

127. Jain, N., 2014. E-marketing and the consumer decision making process. *Jaypee Institute of Information Technology*.

128. Jain, V., Takayanagi, M. and Malthouse, E.C., 2014. Effects of show windows on female consumers' shopping behaviour. *Journal of Consumer Marketing*.

129. Johnson, M.P., 1982. Social and cognitive features of the dissolution of commitment to relationships. *Personal relationships*, *4*(1), pp.51-73.

130. Jones, M.A., Mothersbaugh, D.L. and Beatty, S.E., 2000. Switching barriers and repurchase intentions in services. *Journal of retailing*, *76*(2), pp.259-274.

131. Jones, M.A., Mothersbaugh, D.L. and Beatty, S.E., 2002. Why customers stay: measuring the underlying dimensions of services switching costs and managing their differential strategic outcomes. *Journal of business research*, *55*(6), pp.441-450.

132. Jones, T.O. and Sasser, W.E., 1995. Why satisfied customers defect. *Harvard business review*, *73*(6), p.88.

133. Julander, C.R. and Söderlund, M., 2003. Effects of switching barriers on satisfaction, repurchase intentions and attitudinal loyalty. *SSE/EFI Working paper series in Business Administration*, *1*, pp.1-21.

134. Kanchan, U., Kumar, N. and Gupta, A., 2015. A study of online purchase behaviour of customers in India. *ICTACT Journal on Management Studies*, *1*(3), pp.136-142.

135. Kandampully, J. and Suhartanto, D., 2000. Customer loyalty in the hotel

industry: the role of customer satisfaction and image. *International journal of contemporary hospitality management*.

136. Kaur, S., Online purchase behaviour of rural and urban consumers in Punjab a comparative study.

137. Keiningham, T.L., Aksoy, L., Buoye, A. and Cooil, B., 2011. Customer loyalty isn't enough. Grow your share of wallet. *Harvard Business Review*, *89*(10), pp.29-31.

138. Khan, A.G., 2016. Electronic commerce: A study on benefits and challenges in an emerging economy. *Global Journal of Management and Business Research*.

139. Khare, A. and Rakesh, S., 2011. Antecedents of online shopping behavior in India: An examination. *Journal of Internet Commerce*, *10*(4), pp.227-244.

140. Kim, H.B., Kim, T.T. and Shin, S.W., 2009. Modeling roles of subjective norms and eTrust in customers' acceptance of airline B2C eCommerce websites. *Tourism management*, *30*(2), pp.266-277.

141. Kim, M.K., Park, M.C. and Jeong, D.H., 2004. The effects of customer satisfaction and switching barrier on customer loyalty in Korean mobile telecommunication services. *Telecommunications policy*, *28*(2), pp.145-159.

142. Kim, S.Y. and Lim, Y.J., 2001. Consumers' perceived importance of and satisfaction with internet shopping. *Electronic Markets*, *11*(3), pp.148-154.

143. Kluge, P.N. and Fassnacht, M., 2015. Selling luxury goods online: effects of online accessibility and price display. *International Journal of Retail & Distribution Management*.

144. Konuk, F.A., 2019. The influence of perceived food quality, price fairness, perceived value and satisfaction on customers' revisit and word-of-mouth intentions towards organic food restaurants. *Journal of Retailing and Consumer Services*, *50*, pp.103-110.

145. Kumar, P., 2012. Electronic shopping: a paradigm shift in buying behaviour among Indian consumers.

146. Kumar, R., 2016. The future of online shopping in India: A study of Punjab and Haryana states of India. *International Journal of Advanced Research*, *63*(17), pp.10-21474.

147. Kundu, B. and Bhowmik, D., 2020. Societal impact of novel corona virus (COVID−19 pandemic) in India.

148. Kuo, Y.F., Wu, C.M. and Deng, W.J., 2009. The relationships among service quality, perceived value, customer satisfaction, and post-purchase intention in mobile value-added services. *Computers in human behavior*, *25*(4), pp.887-896.

149. Lam, R. and Burton, S., 2006. SME banking loyalty (and disloyalty): a qualitative study in Hong Kong. *International Journal of Bank Marketing*.

150. Lam, S.Y., Shankar, V., Erramilli, M.K. and Murthy, B., 2004. Customer value, satisfaction, loyalty, and switching costs: an illustration from a business-to-business service context. *Journal of the academy of marketing science*, *32*(3), pp.293-311.

151. Lam, S.Y., Shankar, V., Erramilli, M.K. and Murthy, B., 2004. Customer value, satisfaction, loyalty, and switching costs: an illustration from a business-to-business service context. *Journal of the academy of marketing science*, *32*(3), pp.293-311.

152. Lam, S.Y. and Shankar, V., 2014. Asymmetries in the effects of drivers of brand loyalty between early and late adopters and across technology generations. *Journal of Interactive Marketing*, *28*(1), pp.26-42.

153. Lee, G.G. and Lin, H.F., 2005. Customer perceptions of e- service quality in online shopping. *International Journal of Retail & Distribution Management*.

154. Lee, H., Choi, S.Y. and Kang, Y.S., 2009. Formation of e-satisfaction and repurchase intention: Moderating roles of computer self-efficacy and computer anxiety. *Expert Systems with Applications*, *36*(4), pp.7848-7859.

155. Lee, J., Lee, J. and Feick, L., 2001. The impact of switching costs on the customer satisfaction- loyalty link: mobile phone service in France. *Journal of*

services marketing.

156. Lee, M. and Cunningham, L.F., 2001. A cost/benefit approach to understanding service loyalty. *Journal of services Marketing*.

157. Levinger, G., 1979. Marital cohesiveness at the brink: The fate of applications for divorce. *Divorce and separation*, pp.137-150.

158. Li, D., Browne, G.J. and Wetherbe, J.C., 2007. Online consumers' switching behavior: a buyer-seller relationship perspective. *Journal of Electronic Commerce in Organizations (JECO)*, *5*(1), pp.30-42.

159. Lin, C.C., Wu, H.Y. and Chang, Y.F., 2011. The critical factors impact on online customer satisfaction. *Procedia Computer Science*, *3*, pp.276-281.

160. Lin, G.T. and Sun, C.C., 2009. Factors influencing satisfaction and loyalty in online shopping: an integrated model. *Online information review*.

161. Liu, X., Burns, A.C. and Hou, Y., 2013. Comparing online and in-store shopping behavior towards luxury goods. *International Journal of Retail & Distribution Management*.

162. Lohse, G.L. and Spiller, P., 1998. Electronic shopping. *Communications of the ACM*, *41*(7), pp.81-87.

163. Luarn, P. and Lin, H.H., 2003. A customer loyalty model for e-service context. *J. Electron. Commer. Res.*, *4*(4), pp.156-167.

164. Luo, X. and Homburg, C., 2007. Neglected outcomes of customer satisfaction. *Journal of marketing*, *71*(2), pp.133-149.

165. Lynn, M.R., 1986. Determination and quantification of content validity. *Nursing research*.

166. Malhotra, N. K., 2010. Marketing research: An applied orientation (6th ed.) New Jersey, NJ: Pearson.

167. Martins, A.I.F., 2017. Cognitive and Affective brand trust: an approach to baby care category.

168. Massari, P. and Passiante, G., 2006. Customer satisfaction and loyalty in a digital environment: An empirical test. *Journal of Consumer Marketing*.

169. Mathuthra, O. and Latha, K., 2016. Customers attitude towards baby products of Johnson & Johnson and Himalayan products, Coimbatore city. *International Journal of Applied Research*, *2*(6), pp.816-819.

170. Mattila, A.S., 2001. The impact of relationship type on customer loyalty in a context of service failures. *Journal of service research*, *4*(2), pp.91-101.

171. Moloy.G., An empirical analysis of consumer buying behaviour for baby care products.

172. Moraes, C., Carrigan, M., Bosangit, C., Ferreira, C. and McGrath, M., 2017. Understanding ethical luxury consumption through practice theories: A study of fine jewellery purchases. *Journal of Business Ethics*, *145*(3), pp.525-543.

173. *More people in India got internet access in 2020, but fewer mobile connections: Niti report.* [online] Available at: <https://theprint.in/india/more-people-in-india-got-internet-access-in-2020-but-fewer-mobile-connections-niti-report/675324/> [Accessed 14 October 2022].

174. Mouakket, S. and Al-hawari, M.A., 2012. Examining the antecedents of e-loyalty intention in an online reservation environment. *The Journal of High Technology Management Research*, *23*(1), pp.46-57.

175. Nakhate, S.B. and Jain, N., 2020. The effect of coronavirus on E commerce. *Studies in Indian place names*, *40*(68), pp.516-518.

176. Narula, S., Antecedents and consequences of E loyalty in context of apparel among female shoppers in Punjab

177. Nespolo, D., 2015. Relação entre valor percebido, reputação, confiança e custos de troca como determinantes da retenção de clientes no contexto de serviços de telefonia móvel.

178. Nicola, M., Alsafi, Z., Sohrabi, C., Kerwan, A., Al-Jabir, A., Iosifidis, C., Agha, M. and Agha, R., 2020. The socio-economic implications of the coronavirus

pandemic (COVID-19): A review. *International journal of surgery*, *78*, pp.185-193.

179. Nigam, S., Online buying behaviour a study of consumer durables.

180. Noble, S.M., Griffith, D.A. and Adjei, M.T., 2006. Drivers of local merchant loyalty: Understanding the influence of gender and shopping motives. *Journal of retailing*, *82*(3), pp.177-188.

181. Nugroho, S., Dharmesti, M., Septiari, E. and Gitosudarmo, I., 2015. The impact of E-satisfaction on E-loyalty moderated by consumer perceived risk and expertise. *Available at SSRN 2544525*.

182. Oliver Richard, L., 1997. Satisfaction: A behavioral perspective on the consumer. *New York ˈ NY: Irwin-McGraw-Hill*.

183. Oliver, R.L. and DeSarbo, W.S., 1988. Response determinants in satisfaction judgments. *Journal of consumer research*, *14*(4), pp.495-507.

184. Oliver, R.L., 1993. Cognitive, affective, and attribute bases of the satisfaction response. *Journal of consumer research*, *20*(3), pp.418-430.

185. Oliver, R.L., 1999. Whence consumer loyalty?. *Journal of marketing*, *63*(4_suppl1), pp.33-44.

186. Ozili, P.K. and Arun, T., 2020. Spillover of COVID-19: impact on the Global Economy. *Available at SSRN 3562570*.

187. Pallant, J., 2005. *SPSS Survival Manual*. Philadelphia: Open University Press.

188. Palmatier, R.W., Dant, R.P., Grewal, D. and Evans, K.R., 2006. Factors influencing the effectiveness of relationship marketing: A meta-analysis. *Journal of marketing*, *70*(4), pp.136-153.

189. Pandey, A. and Parmar, J., 2019. Factors Affecting Consumer's Online Shopping Buying Behavior. In *Proceedings of 10th International Conference on Digital Strategies for Organizational Success*.

190. Pappas, I.O., Pateli, A.G., Giannakos, M.N. and Chrissikopoulos, V., 2014.

Moderating effects of online shopping experience on customer satisfaction and repurchase intentions. *International Journal of Retail & Distribution Management*.

191. Parasuraman, A., Zeithaml, V.A. and Berry, L.L., 1985. A conceptual model of service quality and its implications for future research. *Journal of marketing*, *49*(4), pp.41-50.

192. Parikh, D., 2011. Customer acceptance of Internet shopping in India: impact of shopping orientations, knowledge and security.

193. Patterson, P.G., 2004. A contingency model of behavioural intentions in a services context. *European Journal of Marketing*.

194. Pee, L.G., Jiang, J.J. and Klein, G., 2019. E-store loyalty: Longitudinal comparison of website usefulness and satisfaction. *International Journal of Market Research*, *61*(2), pp.178-194.

195. Pereira, B., Teah, K., Sung, B. and Teah, M., 2019. Building blocks of the luxury jewellery industry: conversations with a CEO. *Asia Pacific Journal of Marketing and Logistics*.

196. Peter, J.P., 1981. Construct validity: A review of basic issues and marketing practices. *Journal of marketing research*, *18*(2), pp.133-145.

197. Picón, A., Castro, I. and Roldán, J.L., 2014. The relationship between satisfaction and loyalty: A mediator analysis. *Journal of business research*, *67*(5), pp.746-751.

198. Ping Jr, R.A., 1993. The effects of satisfaction and structural constraints on retailer exiting, voice, loyalty, opportunism, and neglect. *Journal of retailing*, *69*(3), pp.320-352.

199. Phutela, N., A Study on dimensions of consumer trust for online tourism companies in India.

200. Polit, D.F. and Beck, C.T., 2006. The content validity index: are you sure you know what's being reported? Critique and recommendations. *Research in*

nursing & health, *29*(5), pp.489-497.

201. Polit, D.F., Beck, C.T. and Owen, S.V., 2007. Is the CVI an acceptable indicator of content validity? Appraisal and recommendations. *Research in nursing & health*, *30*(4), pp.459-467.

202. Punjabdata.com. 2019. *How Many District in Punjab | Total District in Punjab | Districts of Punjab*. [online] Available at: <http://www.punjabdata.com/Districts-of-Punjab.aspx> [Accessed 14 October 2022].

203. Punjabdata.com. 2019. *Majha Malwa Doaba | Majha Malwa Doaba Map | Majha Malwa Doaba Area in Punjab*. [online] Available at: <http://www.punjabdata.com/Majha-Malwa-Doaba.aspx> [Accessed 14 October 2022].

204. Raheja, S., A Study on Individual Investment Decisions, Risk Tolerance and Influencing Factors in Stock Market.

205. Preacher, K.J. and Hayes, A.F., 2008. Asymptotic and resampling strategies for assessing and comparing indirect effects in multiple mediator models. *Behavior research methods*, *40*(3), pp.879-891.

206. Rahman, I.A., Memon, A.H., Aziz, A.A.A. and Abdullah, N.H., 2013. Modeling causes of cost overrun in large construction projects with partial least square-SEM approach: contractor's perspective. *Research Journal of Applied Sciences, Engineering and Technology*, *5*(06), pp.1963-1972.

207. Rajeswari, D., D. S., Dr. Preetha, P. N. & Kumar, C. S., 2017. An Analytical Study on Consumer Buying behavior of Baby Care Products. *Jour of Adv Research in Dynamical & Control Systems*, JULY, 07(SPECIAL ISSUE), pp. 278-284.

208. Raman, P., A Study of Women Consumers Behaviour for Online Shopping for Selected Products in North India.

209. Ramaswami, S.N., Strader, T.J. and Brett, K., 2000. Determinants of on-line channel use for purchasing financial products. *International Journal of Electronic Commerce*, *5*(2), pp.95-118.

210. Ranaweera, C. and Prabhu, J., 2003. On the relative importance of customer satisfaction and trust as determinants of customer retention and positive word of mouth. *Journal of Targeting, Measurement and Analysis for marketing*, *12*(1), pp.82-90.

211. Ray, A., 2001. How to encourage Internet shopping. *Marketing*, *3*(1), pp.41-42.

212. Reichheld, F.F. and Sasser, W.E., 1990. Zero defections: Qualtiy comes to services. *Harvard business review*, *68*(5), pp.105-111.

213. Reichheld, F.F. and Schefter, P., 2000. E-loyalty: your secret weapon on the web. *Harvard business review*, *78*(4), pp.105-113.

214. Reichheld, F.F., 1993. Loyalty-based management. *Harvard business review*, *71*(2), pp.64-73.

215. Reichheld, F.F., Markey Jr, R.G. and Hopton, C., 2000. E-customer loyalty-applying the traditional rules of business for online success. *European Business Journal*, *12*(4), p.173.

216. Rekha, D., 2017. A STUDY OF CUSTOMER SATISFACTION IN ONLINE SHOPPING.

217. Reynolds, K.E. and Beatty, S.E., 1999. Customer benefits and company consequences of customer-salesperson relationships in retailing. *Journal of retailing*, *75*(1), pp.11-32.

218. Richa, D., 2012. Impact of demographic factors of consumers on online shopping behaviour: A study of consumers in India. *International journal of engineering and management sciences*, *3*(1), pp.43-52.

219. Ringle, C.M., Wende, S. and Will, A., 2005. SmartPLS 2.0 (beta). Hamburg, Germany: University of Hamburg.

220. Roy, S.K., Lassar, W.M. and Butaney, G.T., 2014. The mediating impact of

stickiness and loyalty on word-of-mouth promotion of retail websites: A consumer perspective. *European Journal of Marketing*.

221. Rungta, N., A study on the consumer buying behaviour towards offline and online shopping in thane city.

222. Ryu, K., Han, H. and Kim, T.H., 2008. The relationships among overall quick-casual restaurant image, perceived value, customer satisfaction, and behavioral intentions. *International Journal of Hospitality Management*, *27*(3), pp.459-469.

223. Sahadev, S. and Purani, K., 2008. Modelling the consequences of e- service quality. *Marketing Intelligence & Planning*.

224. Santoso, I.F., 2020. Enthusiasm in shopping from home activities in e-commerce platform during COVID-19 pandemic.

225. Schaeffer, P.N., 2000. Listen to the consumer. *Global Online Retailing Report*, *5*(2), pp.10-11.

226. Semeijn, J., Van Riel, A.C., van Birgelen, M.J. and Streukens, S., 2005. E-services and offline fulfilment: how e- loyalty is created. *Managing Service Quality: An International Journal*.

227. Sengupta, S., Krapfel, R.E. and Pusateri, M.A., 1997. Switching costs in key account relationships. *Journal of Personal Selling & Sales Management*, *17*(4), pp.9-16.

228. Shankar, V., Smith, A.K. and Rangaswamy, A., 2003. Customer satisfaction and loyalty in online and offline environments. *International journal of research in marketing*, *20*(2), pp.153-175.

229. Shanmugapriya, S., Structural equation modelling to Investigate the factors influencing Quality, safety and productivity in Construction projects.

230. Sharma, R., A Study on value creation through consumer engagement with social networking sites.

231. Sharma, S., Market orientation and service quality of commercial banks in Punjab.

232. Sheth, J.N. and Parvatiyar, A., 1995. The evolution of relationship marketing. *International business review*, *4*(4), pp.397-418.

233. Shivkumar, M.B., 2017. Online Consumer Behaviour A Study on Impact of Trust And Risk And Risk Perceptions on Online Apparel Buying Behaviour.

234. Shoemaker, S. and Lewis, R.C., 1999. Customer loyalty: the future of hospitality marketing. *International journal of hospitality management*, *18*(4), pp.345-370.

235. Singh, G., Singh, I. and Vij, S., 2017. Antecedents and consequences of customer loyalty: a conceptual model. *International Journal of Applied Business and Economic Research*, *15*(23), pp.237-251.

236. Singh, R. and Rosengren, S., 2020. Why do online grocery shoppers switch? An empirical investigation of drivers of switching in online grocery. *Journal of Retailing and Consumer Services*, *53*, p.101962.

237. Smith, A.D., 2002. Loyalty and e-marketing issues: customer retention on the web. *Quarterly Journal of Electronic Commerce*, *3*, pp.149-162.

238. Smith Ellen Reid. E-loyalty: how to keep customers coming back to your website. HarperCollins; 2000

239. Sohn, C. and Lee, D.I., 2005. Internet Markets and E-Loyalty. In *Web Systems Design and Online Consumer Behavior* (pp. 282-289). IGI Global.

240. Sorce, P., Perotti, V. and Widrick, S., 2005. Attitude and age differences in online buying. *International Journal of Retail & Distribution Management*.

241. Srinivasan, S.S., Anderson, R. and Ponnavolu, K., 2002. Customer loyalty in e-commerce: an exploration of its antecedents and consequences. *Journal of retailing*, *78*(1), pp.41-50.

242. Srivastava, N. and Dash, S.B., 2013. Antecedents of Brand Trust in the Baby Care Toiletries Product Brands: an Empirical Study in the Indian Context. *ACR European Advances*.

243. Srivastava, N., Dash, S.B. and Mookerjee, A., 2015. Antecedents and

moderators of brand trust in the context of baby care toiletries. *Journal of Consumer Marketing*.

244. Srivastava, N., Dash, S. and Mookerjee, A., 2016. Determinants of brand trust in high inherent risk products: The moderating role of education and working status. *Marketing Intelligence & Planning*.

245. Statista. 2019. *Topic: E-commerce in India*. [online] Available at: <https://www.statista.com/topics/2454/e-commerce-in-india/> [Accessed 14 October 2022].

246. Sutiono., 2019. *dosenit*. [online] Available at: <https://dosenit.com/kuliah-it/web/manfaat-online-shop> [Accessed 14 October 2022].

247. Swaminathan, S., Anderson, R. and Song, L., 2018. Building loyalty in e-commerce: Impact of business and customer characteristics. *Journal of Marketing Channels*, *25*(1-2), pp.22-35.

248. Szymanski, D.M. and Hise, R.T., 2000. E-satisfaction: an initial examination. *Journal of retailing*, *76*(3), pp.309-322.

249. Tan, M. and Teo, T.S., 2000. Factors influencing the adoption of Internet banking. *Journal of the Association for information Systems*, *1*(1), p.5.

250. Taris, T.W., 2002. BM Byrne, Structural equation modeling with AMOS: Basic concepts, applications, and programming Mahwah NJ: Lawrence Erlbaum, 2001 0-8058-3322-6. *European Journal of Work and Organizational Psychology*, *11*, pp.243-246.

251. Tenenhaus, M., Vinzi, V.E., Chatelin, Y.M. and Lauro, C., 2005. PLS path modeling. *Computational statistics & data analysis*, *48*(1), pp.159-205.

252. Thamizhvanan, A. and Xavier, M.J., 2013. Determinants of customers' online purchase intention: an empirical study in India. *Journal of Indian Business Research*.

253. Then, N.K. and DeLong, M.R., 1999. Apparel shopping on the web. *Journal of Family and Consumer Sciences*, *91*(3), p.65.

254. Tibshirani, R.J. and Efron, B., 1993. An introduction to the bootstrap. *Monographs on statistics and applied probability*, *57*, pp.1-436.

255. Tribuneindia News Service. 2021. *In Punjab, over 70% people access internet on phone*. [online] Available at: <https://www.tribuneindia.com/news/archive/business/in-punjab-over-70-people-access-internet-on-phone-766809> [Accessed 8 October 2021].

256. Companiesinindia.net. 2019. *Top 10 ecommerce companies in India 2020| Best*. [online] Available at: <http://www.companiesinindia.net/top-10-ecommerce-companies-in-india.html> [Accessed 14 October 2022].

257. Toufaily, E., Ricard, L. and Perrien, J., 2013. Customer loyalty to a commercial website: Descriptive meta-analysis of the empirical literature and proposal of an integrative model. *Journal of business research*, *66*(9), pp.1436-1447.

258. Tsao, W.C. and Hsieh, M.T., 2012. Exploring how relationship quality influences positive eWOM: the importance of customer commitment. *Total Quality Management & Business Excellence*, *23*(7-8), pp.821-835.

259. Udo, G.J., Bagchi, K.K. and Kirs, P.J., 2010. An assessment of customers'e-service quality perception, satisfaction and intention. *International Journal of Information Management*, *30*(6), pp.481-492.

260. Understanding eCommerce. 2022. *Marketing Agency San Francisco | Understanding eCommerce*. [online] Available at: <https://understandingecommerce.com/10-advantages-of-online-shopping/> [Accessed 14 October 2022].

261. Urbany, J.E., 1986. An experimental examination of the economics of information. *Journal of Consumer Research*, *13*(2), pp.257-271.

262. V Wangenheim, F., 2003. Situational characteristics as moderators of the satisfaction-loyalty link: an investigation in a business-to-business context. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, *16*, p.145.

263. Vaghela, P., 2014. A study on consumer perception towards online shopping. *International journal of Marketing and Technology*, *4*(12), pp.200-210.

264. Verma, D., Online marketing in India A study of consumer behaviour.

265. Vidya, M., A study on consumer behaviour towards online shopping in Tamil Nadu.

266. Vora, C.N., A Study on Consumer Buying Behaviour Towards Offline Shopping Vis A Vis Online Shopping.

267. Wang, C. and Zhang, P., 2012. The evolution of social commerce: The people, management, technology, and information dimensions. *Communications of the association for information systems*, *31*(1), p.5.

268. Watanabe, T. and Omori, Y., 2020. Online consumption during the covid-19 crisis: Evidence from Japan. *Covid Economics*, *38*(16), pp.218-252.

269. Weiner, B., 2012. An attribution theory of motivation. *Handbook of theories of social psychology*, *1*, pp.135-155.

270. *Which Countries Have the Most Internet Users?*. [online] Available at: <https://www.visualcapitalist.com/countries-with-most-internet-users/> [Accessed 14 October 2022].

271. Widayat, W. and Arifin, Z., 2020. Attitude and behavior on daily food purchasing decisions in the time of COVID-19: A case study of Indonesia consumers. *Jurnal Inovasi Ekonomi*, *5*(02).

272. Wilson, A., Zeithaml, V., Bitner, M.J. and Gremler, D., 2016. *EBOOK: Services Marketing: Integrating Customer Focus Across the Firm*. McGraw Hill.

273. Williams, P. and Soutar, G.N., 2009. Value, satisfaction and behavioral intentions in an adventure tourism context. *Annals of tourism research*, *36*(3), pp.413-438.

274. Wu, Y.L. and Li, E.Y., 2018. Marketing mix, customer value, and customer loyalty in social commerce: A stimulus-organism-response perspective. *Internet*

Research.

275. Yahaya, M., Partial Least Square Structural Equation Modeling (PLS-SEM): A NOTE FOR BEGINNERS.

276. Yamuna, G., An effectiveness on the consumer behavior towards online shopping – with reference to chennai city.

277. Yang, Z. and Peterson, R.T., 2004. Customer perceived value, satisfaction, and loyalty: The role of switching costs. *Psychology & marketing*, *21*(10), pp.799-822.

278. Yu, J. and Cooper, H., 1983. A quantitative review of research design effects on response rates to questionnaires. *Journal of Marketing research*, *20*(1), pp.36-44.

279. Yüksel, A. and Yüksel, F., 2007. Shopping risk perceptions: Effects on tourists' emotions, satisfaction and expressed loyalty intentions. *Tourism management*, *28*(3), pp.703-713.

280. Yusoff, M.S.B., 2019. ABC of content validation and content validity index calculation. *Resource*, *11*(2), pp.49-54.

281. Zambrano-Monserrate, M.A., Ruano, M.A. and Sanchez-Alcalde, L., 2020. Indirect effects of COVID-19 on the environment. *Science of the total environment*, *728*, p.138813.

282. Zaveri, B.N., 2016. *A study on online versus offline shopping, activities of female internet users in selected cities of gujarat* (Doctoral dissertation, The Maharaja Sayajirao University of Baroda).

283. Zeithaml, V.A., 1988. Consumer perceptions of price, quality, and value: a means-end model and synthesis of evidence. *Journal of marketing*, *52*(3), pp.2-22.

284. Zeithaml, V.A., 1988. Consumer perceptions of price, quality, and value: a means-end model and synthesis of evidence. *Journal of marketing*, *52*(3), pp.2-22.

285. Zeithaml, V.A., Berry, L.L. and Parasuraman, A., 1996. The behavioral consequences of service quality. *Journal of marketing*, *60*(2), pp.31-46.

286. Zeithaml, V.A., Berry, L.L. and Parasuraman, A., 1996. The behavioral consequences of service quality. *Journal of marketing*, *60*(2), pp.31-46.

287. Zhang, K.Z., Cheung, C.M., Lee, M.K. and Chen, H., 2008, January. Understanding the blog service switching in Hong Kong: an empirical investigation. In *Proceedings of the 41st Annual Hawaii International Conference on System Sciences (HICSS 2008)* (pp. 269-269). IEEE.

QUESTIONNAIRE

Sr. No.:_____

Dear Sir/Ma'am

This is a research survey related to online shopping of baby care products. Kindly spare some time from your busy schedule and participate in the survey. Your response will be highly valuable to us. The survey will be helpful for the industry and marketers of baby care products to design effective business strategies for customer's satisfaction in an online platform.

I. Demographic profile of Respondent

Name		
City		
Gender	Male	
	Female	
Age (in years)	Less than 20	
	21-30	
	31-40	
	41-50	
Nature of Family	Nuclear	
	Joint	
Number of children (0-5 years)	1	
	2 or more	
Educational Status	No formal education	
	School level	
	College level	
	Professional	
Occupation	Govt. employee	

	Private employee	
	Agriculture	
	Business	
	Others (Housewife, unemployed, student etc.)	
Monthly income (in Rs.)	Less than 20,000	
	20001-30000	
	30,001-40,000	
	40,001-50,000	
	Above 50,000	
Current online retailer	Firstcry.com	
	Babyoye.com	
	Hopscotch.com	
	Meemee.com	
	Flipkart.com	
	Amazon.com	
	Others	
Spending on baby products online in a month (In Rs.)	Less than 500	
	501-1000	
	1001-2,000	
	2001-3,000	
	Above 3,000	
Preferred Purchase mode in online purchasing	COD/Card on delivery	
	Credit/ Debit Card	
	e-Wallet (UPI, Paytm, PhonePe, Googlepay etc.)	
	Internet banking	

II. For each of the following statements, kindly indicate your answer by putting (√) on right option ranging between 7-Strongly Agree, 6- Agree, 5- Somewhat Agree, 4- Undecided, 3- Somewhat Disgaree, 2- Disagree, 1-Strongly Disgaree.

1 (i). Process Value

S. No.	Statements	1	2	3	4	5	6	7
1.	Online shopping from online retailers is quite easy.							
2.	Online shopping process is very user friendly.							
3.	All my purchasing needs are included in the website's navigation menu.							
4.	The online retailer helps in tracking of ordered items.							
5.	The online retailers keep the customer's records accurately which helps in reorder/return items.							
6.	The online transactions are always completed accurately.							
7.	Shopping from online retailers does not require a lot of mental effort.							
8.	The transaction processing is efficient (e.g., fast retrieval of information, ordering, payment processing, and scheduling delivery etc.)							

(ii) Outcome Value

S. No.	Statements	1	2	3	4	5	6	7
1.	Online shopping is convenient.							
2.	I always find good deal(s) from the online retailer (s).							
3.	I save good money through online shopping.							
4.	The security system of the online retailer is good							
5.	I get good after-sale services from the online retailer.							
6.	Online shopping has improved my shopping abilities.							

(iii) Enjoyment Value

S.No.	Statements	1	2	3	4	5	6	7
1.	Online shopping is truly enjoyable.							
2.	Shopping online is exciting.							
3.	Online shopping is quite interesting.							
4.	I feel good while shopping online.							
5.	Surfing online involves me in the shopping process.							
6.	Shopping online is comfortable.							

2. Switching Barriers:

(i) Positive Switching Barriers

S. No.	Statements	1	2	3	4	5	6	7
1.	The current online retailer's website opens quickly.							
2.	The current online retailer's website is easy to navigate.							
3.	The current online retailer's website does not crash.							
4.	The products delivered rarely contain any wrong items/damaged items							
5.	The online retailer takes care of products exchanges and returns promptly.							
6.	I am doubtful whether other online retailers can give the same products as this one.							
7.	The quality of baby care products available online is same as available in offline stores.							
8.	I'll lose the benefits (discounts, offers, points etc.) of being a long time customer if I leave my current online retailer.							
9.	It is difficult to find another online retailer with such a good reputation.							

(ii) Negative Switching Barriers

S. No.	Statements	1	2	3	4	5	6	7
1.	It takes a lot of time & efforts to get information about other online retailers.							
2.	It is difficult for me to use other online retailers.							
3.	Other online retailers do not offer better discounts as compared to current online retailers.							
4.	The delivery cost of the other online retailers seems higher than the current online retailers.							
5.	I feel locked in because of the products I have with the current online retailer.							
6.	All online sellers give a similar level of service.							
7.	There are very few other alternative online retailers for baby care products.							

3. e-Satisfaction

S. No.	Statements	1	2	3	4	5	6	7
1.	My choice to purchase online is wise.							
2.	I am happy that I purchased online.							
3.	I always get that what I ordered online.							
4.	I am satisfied with the product of the current online retailer.							

5.	My claims or problems are always dealt well.							
6.	I think I have not found the ideal retailer yet.							
7.	I am overall satisfied with the current online retailer.							
8.	The product was represented accurately by the online retailer.							
9.	This online retailer gives an excellent service.							

4. e-loyalty

S. No.	**Statements**	**1**	**2**	**3**	**4**	**5**	**6**	**7**
1.	I visit this website more frequently than others of the same category							
2.	This is the website where I purchase the majority of the baby care products.							
3.	This is my favourite site for purchasing the baby care products.							
4.	I have visited very few websites that offer similar products.							
5.	I don't usually purchase baby care products from other websites.							
6.	I believe that the current online retailer is a best online retailer.							
7.	I consider the current online retailer to be my first choice when I need to buy baby care products.							

5. Outcomes of e-loyalty

(i) WOM

S. No.	Statements	1	2	3	4	5	6	7
1.	I encourage my friends to use the current online retailer.							
2.	Whenever I get the opportunity, I tell my friends and relatives how satisfied I am with the current online retailer.							
3.	I always say positive things about the current online retailer to other people.							
4.	I recommend the current online retailer to someone who seeks my advice.							
5.	I would be glad to serve as a reference customer to our current online retailer.							
6.	I do not hesitate to refer my acquaintances to this online retailer.							

(ii) Repurchase Intention

S. No.	Statements	1	2	3	4	5	6	7
1.	I intend to continue my online shopping with the current online retailer only.							
2.	I would consider buying baby care							

	products from this online seller.							
3.	I expect to repurchase from the current online seller in the near future.							
4.	If another online retailer offers products as good as this website, I would still prefer this website.							
5.	I hope my relationship with the current online retailer will be long-lasting.							
6.	I will purchase the baby care products at the online store rather than at an offline store.							
7.	I will recommend my current online retailer to other purchasers.							

(iii) Price Premium

S. No.	**Statements**	**1**	**2**	**3**	**4**	**5**	**6**	**7**
1.	I will buy from another online retailer that offers better prices to me.							
2.	I will stop purchasing from the present online retailer if its competitors' prices decrease somewhat.							
3.	Even if other providers offer me lower prices, I would continue as a customer of the present online retailer.							
4.	A reasonable price rise will be acceptable because the products							

	provided by current online retailer are up to my expectations.							
5.	If the price of baby care products increases a bit I would shift to another online retailer.							
6.	I am willing to pay a higher price for baby care products to the current online retailer than to other online retailers.							
7.	I am willing to pay a lot more for products offered by the current online retailer.							