

Mediating Role of e-Satisfaction between e-Service Quality and e-Loyalty: A Study of University and College Students in Select Cities of North India

Dr. Pawan Garga¹, Praveen Kumar*²

1. Professor, Himachal Pradesh University Business School (HPUBS)

Himachal Pradesh University, Summer Hill, Shimla (H.P).

2. Research Scholar, Himachal Pradesh University Business School (HPUBS)

Himachal Pradesh University, Summer Hill, Shimla (H.P).

Abstract

With the emergence of information and technology the online shoppers in India are increasing day by day, especially young people. This has posed a unique opportunity as well as threat to the e-marketers in terms of retention of existing customers as well as new customers. As the number of service providers are increasing the competition among service providers in becoming fierce. In order to overcome this problem of shifting from one service provider to other it is very important to understand those factors which can help marketer to retain customers and convert them into loyal customers. E-loyalty depends upon the quality of service provided by the marketer (e-service quality) and the level of satisfaction (e-satisfaction). This research paper is an attempt to understand the interplay of e-service quality, e-satisfaction and e-loyalty i.e. how these constructs are interrelated. Also, this study is an attempt to find whether e-satisfaction act as mediator or it is in direct relationship with e-loyalty.

Key words: e-service quality, e-satisfaction, e-loyalty, mediating effect

1. Introduction

The mundane ways of doing business have become moldy, the existing industries are losing their grip, and the government is struggling and coming up with different policies to adapt to new forms of trade. Innovation and adoption of new ways of trading has become the need of the hour, as this impulsive wave will lead to prove Darwinian Theory of survival of fittest. Adaptation can alone survive this and rest will have to perish. The change e-commerce brings will be severe.

E-commerce has an important aspect of online shopping which has grown in popularity over the years, mainly because people find it convenient and easy to bargain shop from the comfort of their home or office. One of the most enticing factor about online shopping, particularly during a holiday season, is it alleviates the need to wait in long lines or search from store to store for a particular item.

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine, which displays the same product's availability and pricing at different e-retailers.

An online shop evokes the physical analogy of buying products or services at a regular "bricks-and-mortar" retailer or shopping center; the process is called business-to-consumer (B2C) online shopping. When an online store is set up to enable businesses to buy from another business, the process is called business-to-business (B2B) online shopping. A typical online store enables the customer to browse the firm's range of products and services, view photos or images of the products, along with information about the product specifications, features and prices.

Online stores typically enable shoppers to use "search" features to find specific models, brands or items. Online customers must have access to the Internet and a valid method of payment in order to complete a transaction, such as a credit card, an Interac-enabled debit card, or a service such as PayPal. For physical products (e.g., paperback books or clothes), the e-tailer ships the products to the customer; for digital products, such as digital audio files of songs or software, the e-tailer typically sends the file to the customer over the Internet. The largest of these online retailing corporations are Alibaba, Amazon.com, and e-Bay.

1.2. Online shopping in India

When the world economies were either witnessing slow growth or negative growth, Indian story was different. India has witnessed strong growth all along due to the fact that country is not dependent on commodity exports. Another major reason for growth is the structural reforms which stimulated investment and favorable demographics. Lately growth has deaccelerated owing to the effect of demonetization and goods and services tax (GST) yet long term outlook remains the same. India's e-Retail market has grown tremendously in past two decades.

The sector is classified into four major types, based on the parties involved in the transactions – Business-to-business (B2B), business-to-customer (B2C), customer-to-business (C2B) and customer-to-customer (C2C). According to an Internet and Mobile Association of India (IAMAI) report, the overall e-commerce market in India has recorded a robust CAGR of 54.6 per cent and crossed USD10.0 billion during 2007–11. Segment-wise, B2C dominated the sector with a 56.0 per cent share in 2010–11. Together, the B2C-C2C segments have shown significant growth; their aggregate market size stood at USD9.9 billion in 2011, while that for B2B segment was estimated

at around USD48.8 million. However, B2B's acceptance is on an upward trend due to its rising awareness amongst Small and Medium Enterprises (SMEs), which are close to 13 million in number.

According to KPMG, presently it accounts for 19.5 billion USD transactions at gross level before returns and rejection. Current online market, which has 80-100 million shoppers, is growing organically with the increasing employment ecosystem and new shoppers who are already among 450 million plus users are predominantly from tier II and below cities and towns.

However, these potential customers are currently untapped due to low internet penetration, poor logistics, faulty delivery and lack of regional language support. To overcome these challenges online companies are choosing assisted e-commerce models, where retailer at local stores uses internet enabled devices to place the order. Products are delivered to retailer who acts as cash collector for company and pick up point for end users. Another important trend observed in Indian market is that the top players are acquiring smaller rivals in order to increase their market share.

According to India Brand Equity Foundation (IBEF) report on e-commerce, the online retail market is estimated worth 17.8 billion USD in terms of gross merchandise value (GMV) in 2017 and by the end of 2019 it is estimated to increase by 60 percent to 30 billion USD. As far as different segments are concerned electronics items are biggest segment having 47 percent of market share in e-commerce, and is expected to grow at cumulative annual growth rate (CAGR) of 43 percent by 2020. Electronics segment is followed by apparel segment having 31 percent of transactions in e-commerce retail. Currently there are 1.2 million transactions per day which are taking place in e-commerce retailing. In 2016, the online retail contributed 2.5 percent of total retail (Offline) in India and is expected to reach 5 percent by 2020. By end of 2018 it reached 30 billion USD. Following table explains the breakup of different segments in Indian e-commerce:

Table: 1 Different Product Category Segments in Indian E-Commerce

Sr. No.	Product Category	Share
1	Electronics and appliances	47%
2	Fashion	31%
3	Books	8%
4	Others*	14%

***Others include baby care, food and grocery, health and personal care, jewelry, furniture and home décor**

2. Review of Literature

2.1. e-service quality: another important dimension discussed in marketing literature related to loyalty is service quality. Traditionally, importance of service quality has been discussed but since the rise of e-commerce, focus has been shifted towards the role of service quality in electronic

environment (e-service Qual). Scholars like Gefen (2002), Zhou et al. (2009) are of the view that service quality is something what customers seek and value. If any service provider is able to manage and enhance service quality, the willingness of customer to visit that site, more will be the business, which will nurture a long-term relationship and hence loyalty. According to Kim (2006), around sixty percent of customers exit website prior to transaction take place due to poor service quality and hence vendors are not able to have a strong customer base. Traditionally, SERVQUAL scale, developed by Parsuraman et.al. is widely used in order to estimate the role of service quality. But the dimensions of this scale does not fit adequately to online services (Ladhiri 2009). Parsuraman et al (2005), proposed two scales for measuring service quality, in on line medium, namely basic E-S-QUAL and E-RecS-QUAL, which is relevant for entire customer base and only to those customers who had non-routine encounters with website respectively.

Srinivasan et al. (2002), discuss seven factors which stimulates the online loyalty. These are, customization, contact interactivity, cultivation, care, community, choice and character.

Customization: -

Customization is the way of changing the product, services and transactional modes as per ones' requirements. Also the customization can be viewed in a way that the web site understands the individual requirement and providing shopping experiences according to such understandings. There are so many reasons why the customization is expected to affect the e-loyalty. Customization increases the likelihood that customers will find what they wish to buy (Srinivasan et al. al, 2002).

2.1.1. Contact interactivity: -

Contact interactivity is related to the dynamic interactions between the customers and the website while they are online. Also the interactivity is also defined as the availability and effectiveness of the customer support tool on a website, and the degree to which two way communications with the customers is facilitated. Contact interactivity is expected to have a major impact on customer loyalty for multiple reasons (Srinivasan et al. 2002). According to Alba et al. (1997), interactivity enables a search process that can quickly locate a desired product or service, thereby replacing dependence on detailed customer memory. By eliminating the use of the customer's memory through the interaction the e- retailers can increase the perceived value of the customers in the business transactions. Also the interactivity can dramatically increase the information delivered to the customers online than in the conventional shopping such as product reviews and recommendations from the other customers (Watson et al 1998). Lastly, the level of navigational control dramatically increases the interactivity and the freedom of choice of the customers experienced (Hoffman and Novak, 1996).

2.1.2 Care: -

Care is operationally defined as the extent to which a customer is kept informed about the availability of preferred products and the status of orders, and the level of efforts expended to minimize disruptions in providing desired services (Srinivasan et al, 2002). Historically, several

researchers have established the negative impact of service failure on customers' repeat purchase behavior (e.g., Bitner, Booms, & Tetreault, 1990; Boulding, Kalra, Staelin, & Zeithml, 1993; Kelley, Hoffman, & Davis, 1993; Rust & Zahorik, 1993). Hence, the level of care offered by e-retailer help to diminish the troubles in customer service will enhance the customer loyalty.

2.1.3. Cultivation:

Cultivation can be defined as the extent to which an e-retailer offers appropriate information and inducements to its customers in order to cover the range of their purchases over a period of time. In other words, cultivation can be defined as the frequency of preferred information and incentives that an e-retailer offers to customers. A firm can provide customers useful information by actively cross selling its products that would be cumbersome to obtain otherwise. For example, many e-retailers reaches out to its customers with offers on various related items keeping their past purchase history on mind. Such practices act as stimuli and enhance the retailer's knowledge about customer. Further, with such practices, an e-retailer can proactively reduce the probability of further search by customers (Srinivasan et al. al, 2002)

2.1.4 Community: -

A virtual community can be defined as an online social entity comprised of current and potential customers which is organized and maintained by an e-retailer to provide the exchange of views and information regarding the products and services being offered by it. This virtual community can be operated by the retailers or by the potential consumers. There are several motives why a community could potentially affect customer loyalty. an e-retailer can foster loyalty among its customers by facilitating informational exchange through the community. As customers value the input of other community members they tend to be loyal, while others may remain loyal because they relish providing such information to the community (Srinivasan et al. 2002)

2.1.5 Choice: -

In comparison to any physical store, e-retailer can offer a wide range of product categories and greater options with in the range of products. Due to obvious constrains, like floor space and its availability depending on the physical locations, the physical store always lacks behind in comparison to e-retailer. Various e-retailers alliances with the similar vendors to provide more verity to the customers. An e-retailer usually keeps the narrow range of products as the inventories and make alliances with the producers so that they can deliver products straight to the customers. It helps them to reduce the inventory cost. The e-retailer that offers better alternatives of products can emerge as the leading, top-of-mind destination for one-stop shopping, thereby stimulating e-loyalty (Srinivasan et al. 2002).

2.1.6 Character: -

Creative design of web site can help an e-retailer to build a positive reputa and labelling for itself in the mindsets of the consumers. Character means sum total of an overall image or personality

that the e-retailer projects to consumers with help of text, style, graphics, colors, logos, and slogans or themes on the website. Unlike conventional brick and mortar store, where human interaction plays a vital role, character becomes important to facilitate the transaction. In absence of these characters' website will look impersonal and boring. Beyond general presentation and image, websites can use exclusive characters or personalities to improve site recognition and recall. (Srinivasan et al. 2002).

2.2 e-Satisfaction: According to Oliver (1997), e-satisfaction is the psychological state which results when the emotion surrounding disconfirmed expectations is coupled with a consumer's prior feelings about the consumer experience. From this perspective satisfaction is an ongoing process of evaluation with respect to a product or service having inherent element of surprise. In words of Anderson et al. (2003), a satisfied customer is less likely to search for alternative offered by the competitors, whereas a dissatisfied customer is more likely to resist the attempts made by his current service provider and will make more efforts to decrease dependency on single service provider. In the existing technological upsurge, expectations of customers are on the rise from the e-tailors in terms of the products and after sales services. So, many companies are increasingly enthusiastic to foster, recognize and in retaining their existing customers. In particular, there is a strong and growing focus on behavioral dimensions rather than merely focusing on technological factors of conducting business in an online setting. Classically, the e-satisfaction is well-thought-out to be the natural antecedent to the e-loyalty (Anderson and Sreenivasan, 2003).

This model reveals that the impact of e-satisfaction on e-loyalty can be significantly moderated by two categories of variables; individual level variables and company level variables. Individual level variables are inertia, convenience motivation, and purchase size whereas company level variables are trust and perceived value. (Anderson and Sreenivasan, 2003).

2.3 e-Loyalty: Ariff et al. (2003), proposed that online loyalty has attracted the attention of scholars as well as practitioners as the loyalty plays very important role in almost every online business. Reichheld and Scheffer (2000), in their research found that online customers are more loyal than the customers who purchase offline. The reason they found for this behavior was that the customers try to consolidate their purchases with one supplier out of habit. This notion was further substantiated by Balabanis et al. (2006), as they revealed in their research, instead of the fact if customers can compare information available about their products or services among different websites, still they tend to stick to their preferred service provider. Schultz (2000), contrast e-loyalty as a concept which is consumer controlled, distribution driven and technology based. At fundamental level, he argues, the concept remains same as customer loyalty but the major shift is in terms of control from marketer to customer. As per Oliver (1999), most of the factors which influence e-loyalty are going to be the same as they are in offline medium e.g. Satisfaction and loyalty are strongly related to each other. Various researchers have postulated that customer loyalty and e-loyalty are different and the major underlying factor which create this distinction is the use of technology. For instance, Gommans et al. (2001), are of the view that technology help marketer to customize their offering as per the requirements of the customers,

which is the key driver of e-commerce websites. Dick and Basu, (1994), proposed a framework combining attitudinal and behavioral dimensions. The researchers argue that Relative attitude and repeated purchase levels determine loyalty. Relative attitude is predicted by attitude strength and attitudinal differentiation and it encapsulate attitude to alternative in addition to attitude towards one entity. Patronage behavior include traditional measures like share of wallet, purchase sequence frequency etc. In the light of patronage behavior and relative attitude they propose four different types of loyalty:

- a.) **No loyalty:** when customers see no or few differences between two alternative brands and very low repeat purchases. The brand switching is common and very low repeat intentions.
- b.) **Spurious loyalty:** this kind of loyalty exist when customers purchase a particular brand more frequently but see very little differences in alternatives. This repeat behavior is out of habit, and customers are very open to competing offers if the offer is better.
- c.) **Latent loyalty:** this kind of loyalty exists when customers have strong preferences for a particular brand but do not exhibit repeat patronage due to situational factors like no availability of stock inconvenient location of store etc.
- d.) **Sustainable loyalty:** this kind of loyalty exist when customers have repeat patronage and a very high relative attitude to repurchase. These customers are less motivated to switch to competitors offer and are likely to pass positive word of mouth to others.

3. Research Objectives

Based on review of literature following objectives of the study are proposed

- a.) To study the relationship between e-service quality, e-satisfaction and e-loyalty among university and college going students.
- b.) To study the mediating role of e-satisfaction, while understanding the relationship between e-service quality and e-loyalty.

4. Research Hypotheses

H1: e-service quality has a significant effect on e-loyalty

H2: e-service quality has positive and significant effect on e-satisfaction

H3: e-satisfaction has positive and significant effect on e-loyalty.

5. Research Methodology and conceptual framework

The questionnaire was developed by secondary research i.e. review of previous studies, expert opinions related to online shopping in Indian context.

The main research instrument having 46 items from three constructs i.e. e-service quality (7 factors, 20 items), e-satisfaction (5 factors, 14-items), e-loyalty (2 factors 12 items) was used for the purpose of this study. Then an online survey was conducted by sending the questionnaire in google form to various respondent groups i.e. College and university students in Punjab, Haryana Himachal Pradesh and Chandigarh. A sample total of 368 was selected for this study. The demographic profile of respondents is as follows:

Table 2: Demographic Profile of Respondents

DEMOGRAPHICAL VARIABLES	CATEGORIES	FREQUENCY
LOCATION	CHANDIGARH	82
	PUNJAB	117
	HARYANA	86
	HIMACHAL PRADESH	83
GENDER	FEMALE	213
	MALE	155
AGE	BELOW 18	7
	18-25	203
	25-35	145
	35- ABOVE	13
EDUCATION	HIGH SECONDARY	25
	GRADUATES	215
	POST GRADUATES	83
	DOCTORATES & ABOVE	45
MONTHLY EXPENDITURE	BELOW 5000	273
	5001-10000	87
	10001-15000	9
	15001- ABOVE	6

For empirical results, structural equation modelling (SEM) was used as data analysis tool. As Hair et al. 1998, have suggested that structure equation modelling (SEM) is very useful when researcher want to examine simultaneously, a series of dependence relationships and identify possible structural relationship among the different constructs. Due to this reason structural equation modelling (SEM) is used to identify any causal relationship between the main constructs, which are responsible for generating e-loyalty among customers based on the proposed model and hypothesis paths.

The figure below shows that the predictor or independent variable is predicting the mediator through the path a, and mediator variable is predicting the outcome variable or dependent variable

through path b. However, the relationship between predictor and outcome variable will be different in presence of a mediator hence, it is denoted by C' . The letters denoted by a, b, and C' connected by arrows are representing the strengths of the relationship between the predictor, mediator and outcome variables and are unstandardized regression weights. The mediation is considered to take place when the strength of relationship between the predictor and outcome variable decreases in presence of a mediator variable i.e. $C' < C$. The perfect mediation is when the value of C' is equal to zero in presence of a mediator, where as if the value of $C' < C$ it means partial mediation. The path through mediator is known as indirect path whereas the path related to predictor and outcome variable is called as direct path. So in simple terms when the value of direct path (unstandardized regression weights) gets reduced in presence of mediator it is called as partial mediation. If the whole direct path gets wiped off in presence of a mediator it is called complete mediation.

In order to study the mediating effect, the procedure specified by baron and Kenny was followed. Baron and Kenny 1986, has suggested that mediation is tested through following three regression models

- 1.) A regression analysis estimating the strength of coefficient of regression in terms of unstandardized regression weights between predictor and outcome variables, as specified in figure (1), i.e. C.
- 2.) A regression estimating mediator from predictor or independent variable. The regression coefficient for the predictor gives us the value of 'a' in figure (2).
- 3.) A regression predicting the outcome from both predictor variable and the mediator. The regression coefficient for the predictor gives us the value of C' and the regression coefficient for mediator gives us the value of 'b' in figure (2).



Figure: 1 Direct Relationship

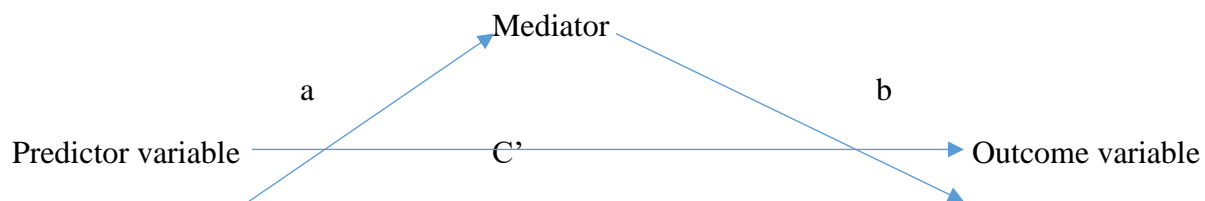


Figure: 2 Indirect Relationship

According to Field 2015, these above mentioned models tests the four conditions of mediations

- a.) The predictor variable must significantly predict the outcome variable in model 1
- b.) The predictor variable must significantly predict the mediator in model 2
- c.) The mediator must significantly predict the outcome variable in model 3
- d.) The predictor variable must predict the outcome variable less strongly in model three than in model 1

6. Data analysis

In order to check the sampling adequacy, the Kaiser-Meyer-Olkin (KMO) and Bartlett's tests were conducted on all the factors and the value was found to more than the threshold value of 0.5 and were significant at $p < 0.001$, hence suggesting that sample was adequate to measure these factors.

The exploratory factor analysis was conducted followed by Confirmatory factor analysis (CFA). The items with loading more than 0.5 was extracted and retained as factors whereas items with small values were dropped from the analysis.

Further the reliability and validity of the scale was checked with the help of Cronbach's alpha value. The overall value of the scale and individual value of subscales are presented in the table below:

Table 3: Reliability Analysis

Sr No	Name of construct	Cronbach's alpha	No of items in scale
1	E-service quality	.859	20
2	E- satisfaction	.766	14
3	E-loyalty	.678	12
4	Overall reliability of the instrument	.937	47

All the values were well ahead of the threshold value of 0.5 (Malhotra & Dash, 2015)

Once the reliability of the instrument is established the CFA was conducted in order to establish the validity of the instrument. The results of measurement model represented the model fit of CFA is $\chi^2=662.421$, $df=360$, $\chi^2/df= 1.84$ at $p < 0.001$; GFI= 0.869; CFI= 0.937; TLI= 0.929; RMSEA = 0.048. All these indices indicate that the predictive model is appropriate for measurement.

The validity results are presented in following table:

Table 4: Validity Results of Measurement Variables

	CR	AVE	MSV		1	2	3	4	5	6	7	8	9	10	11
Custom	.862	.617	.338	.786											
Care	.812	.685	.178	.225	.827										
Cultiv.	.947	.855	.173	.061		.925									
Comm.	.764	.764	.081	.416	0.242	0.044	.787								
Cho.	.832	.633	.602	.159	0.510	0.219	0.390	.796							
Charctr	.847	.583	.114	.213	0.033	0.121	0.379	0.450	.763						
Inertia	.786	.558	.260	0.293	0.328	0.001	0.401	0.456	0.111	.745					
ConvM	.783	.550	.277	0.250	0.196	0.143	0.395	0.485	0.381	0.390	.741				
PurcSiz	.899	.818	.086	0.126	0.198	0.033	0.114	0.074	0.017	0.058	0.170	.797			
L1	.924	.636	.018	0.042	0.428	0.489	0.092	0.148	0.086	0.092	0.098	0.021	.797		
L2	.891	.623	.067	0.158	0.169	0.149	0.300	0.212	0.134	0.399	0.077	0.271	0.196	.789	

Note : CR: composite Reliability; AVE: Average variance extracted, MSV: maximum Shared Variance; ASV: Average Shared variance, values in bold diagonally is the square root of AVE of the corresponding constructs.

6.1 Testing the direct effects (Model 1) (H1)

Below is the figure explaining the structure equation modelling (SEM) results for the direct relationship between e-service quality and e-loyalty



Note: The relationship depicted here is for the purpose of simplicity only. Each construct is associated with variables explaining the construct and each variable is having error term associated with it.

Figure: 3 Direct relationships between the variables

It is clear from the table below, the $\beta = .621$, $t = 15.62$ and $p < .05$. which explains that the direct relationship between e-trust and e-loyalty is significant in effect.

Table 5: Direct Relationship Between Loyalty and E-Service Quality

	Estimate	S.E.	C.R.	P	Label
Loyalty <--- Quality	.621	.040	15.562	***	

6.2 Test for Indirect effects (Model 2 & 3) (H2; H3)

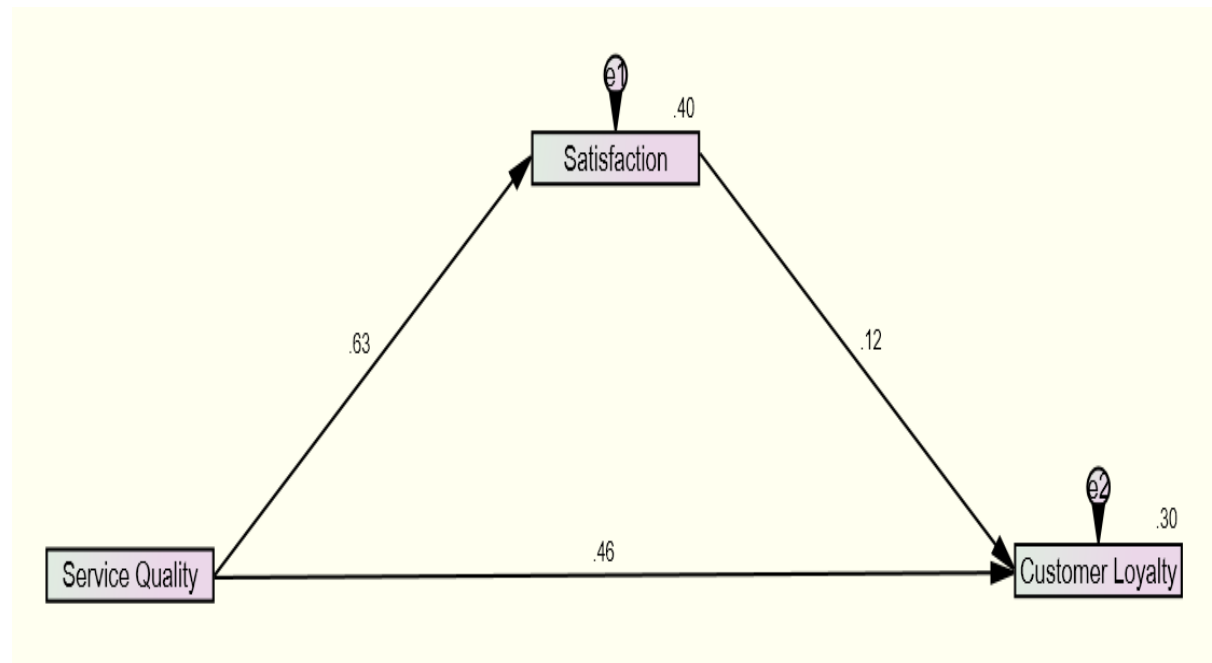
For the purpose of checking the mediation effect the indirect paths were estimated. The following table explains the indirect effects

Table 6: Indirect Relationship among Variables

	Estimate	S.E.	C.R.	P	Label
Satisfaction <--- Quality	.669	.038	17.655	***	
Loyalty <--- Satisfaction	.118	.047	2.523	.012	
Loyalty <--- Quality	.464	.050	9.373	***	

It is clear from the table above that all the indirect paths, i.e path e-service quality to satisfaction (model 2; H2) is significant as the $\beta = .669$, $t = 17.655$, $p < .05$ (denoted as ‘a’ in conceptual framework). The second path i.e. e-satisfaction to e-loyalty (model 3) is also significant as the $\beta = .118$, $t = 2.523$, $p = .012$ which is $< .05$ (denoted as ‘b’ in conceptual framework). The third path (denoted by C’ in conceptual frame work) is also significant as the $\beta = .464$, $t = 9.373$, $p < .05$.

Figure 4: Indirect Relationship Between E-Service Quality and E-Loyalty In Presence Of E-Satisfaction



When compared with direct path i.e. e-service quality to e-loyalty $\beta = .621$, $t = 15.62$ and $p < .05$, the value of indirect path decreases $\beta = .464$, $t = 9.373$, $p < .05$, which explain the presence of partial mediation in the presence of mediator e-satisfaction. Hence, the hypothesis *E-satisfaction will mediate the effect of e-service quality on e-loyalty* is accepted and we fail to accept null hypothesis.

7. Discussion

The results reveal that e-service quality alone cannot affect loyalty alone completely but through e-satisfaction. This signify that online companies must understand what the customers need through service quality, so that customers remain loyal to service provider once a particular level of satisfaction is achieved. The results of the hypothesis reveal that there is need to focus on e-satisfaction as mediator in order to cater e loyalty among the customers. The construct e-satisfaction shows the verdict of the customers' perception of the performance of e-service quality and in an online setting it is a predictor of loyalty.

The results are in consonance with the findings of solimun et al. (2018); Abdullahi Hassan Gorondutse & Haim Hilman (2014); Urvashi Tandon, Ravi Kiran, Ash N. Sah (2017). Further, as the results of the hypothesis has shown that there is positive and significant relationship between e-service quality and e-satisfaction and e-satisfaction is significantly related to e-loyalty. Therefore, in order to enjoy competitive advantage in a highly competitive market companies need to focus on these variables in order to enjoy long term relationship with the target customers. So the managers should not only try to improve e-service quality performance but also carefully manage the e-satisfaction level.

8. Limitations of the study:

No study is a complete study in itself as it suffers from so many limitations due to so many reasons like time, resources etc. this particular study is also not free from limitations. One of the biggest of the study is that online shopping behavior is result of so many factors but for the purpose of this study only e-satisfaction and e-service quality were considered. Further, there is huge variety of products which are being sold online and this study has focused on e-shopping, in general, so the results may vary product category wise. Also, this study has just focused on young people who are either college or university going students. The results may differ among different age groups and gender also.

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