

Effect of E-Loyalty Cues on Repurchase Behavioural Intentions Among Online Shoppers

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Abstract

The Indian e-commerce industry has made rapid strides due to increasing Internet connectivity, better technology, growing young population, and greater access to smart phones and other mobile devices. The acquisition of Flipkart by U.S. retail giant Walmart for \$ 16 billion was a precursor to the increased consolidation in the online-retail market space in India. The country today has become a highly competitive market for both these international players and home-grown e-tailers. It is imperative for all the players to carve out a niche for themselves in the market and differentiate their offerings to have a loyal consumer base. This study used structured equation modelling to determine cues that lead to e - loyalty, which eventually results in customers repurchasing from the same e-tailer. Data were collected from 317 online consumers using a structured questionnaire, which showed that product offerings, convenience, past purchase experience, and web-store environment had a significant impact on e - loyalty. Convergent and discriminant validities were established through confirmatory factor analysis. The overall model fitment was established by validating the structural model and hypothesized relationships. The findings highlighted the importance of e - loyalty and its influence on repurchase behaviour. This research provided important insights into the minds of the Indian consumer and provided details about which areas the e-tailors need to focus upon to maintain their competitive edge in the market.

Keywords : online shoppers, e-tailer, structural equation modelling, repurchase behaviour, e-loyalty

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The Indian e-commerce market is growing at a rapid pace and is expected to touch US\$ 200 billion by 2026 from US\$ 38.5 billion in 2017. Better Internet connectivity and smartphone penetration are the key drivers for this growth. Various initiatives taken by Government of India (GOI) like Digital India, Make in India, Startup-India, and Skill India provide the much-needed impetus to the e-commerce industry in the country. The total number of web users in the country is expected to grow from 28% of the population in 2016 to 59% of the total population by the year 2021 to touch 829 million users (India Brand Equity Foundation, 2018). Millennials play the role of trend setters for the e-commerce industry and are vital for the sustenance of the e-tailers in the country. Millennials, who at over 440 million, account for 34% of the total population in the country, are the main drivers for the growth of online retail due to their preference for online retail over traditional retail (Deloitte, 2018).

The Indian E-commerce market is mainly dominated by Flipkart (Walmart), Amazon, and Paytm Mall (Alibaba) with a market share of 31.9%, 31%, and 5.6%, respectively as in 2017 (Variyar, 2018). Some of the smaller players include Snapdeal, E-Bay-India, and Shopclues. Many of the lifestyle e-tailers like Myntra, Jabong were acquired by larger players leading to a consolidation in the online retail space.

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There has been a growing interest in research related to consumer perception and expectations from online retail based on demographic variables, factors leading to success of e-tailers, and elements influencing attitude and behaviour of online shoppers.

Various studies have been done on youngsters (Su & Huang, 2011) to understand its effects on them, similarly Chang and Chen (2009) found that online shoppers tend to be young and highly educated. Bosnjak, Galesic, and Tuten (2007) tried to understand critical factors leading to online purchase intention(s). Success of online retailing can be attributed to the purchasing channel according to research studies conducted by Chiu, Chang, Cheng, and Fang (2009) and Liu and Forsythe (2010). Research studies done by Ha, Janda, and Muthaly (2010) and Wan, Nakayama, and Sutcliffe (2010) stressed the importance of demographic characteristics on the duration that a consumer spends on a retail website. Bhattacharjee (2001) propounded the expectation - confirmation model which is widely used in various information system adoption models. Prashar, Vijay, and Parsad (2017) studied how external and internal factors influenced web satisfaction which, in turn, leads to online purchase intention among Indian consumers. We observe that most of the current literature in international and Indian context focused on the factors that influence shopping behaviour.

According to Tarafdar and Zhang (2008), the success of any website on the Internet depends on the number of web users accessing a particular website and the repeated visits by the same user. This can be translated into e-tailer context as the number of customers who visit their e-tail outlet and the number of times the same consumer has purchased a product from the outlet. The former involves trying to attract maximum netizens and online shoppers to visit the e-tail outlet to increase the customer base while the latter involves retaining an existing customer. However, attracting new customers and retaining existing ones can be a big challenge in a highly competitive market as competition is only a click away (Srinivasan, Anderson, & Ponnnavolu, 2002). It is a universal fact that the cost borne to acquire a new customer is much more than the cost incurred to retain an existing one (Olson & Boyer, 2005). E-tailers need to develop customer loyalty for their e-tail brand. Reinartz and Kumar (2003) believed that customer loyalty is one of the main tools to ensure customer retention. There have been many research studies on customer loyalty in the online retail sector in developed markets like United States and Europe. Customer loyalty has a positive effect on long-term profitability of a company and is critical for companies providing online products (Ribbink, Van Riel, Liljander, & Streukens, 2004). Based on an extensive study, Toufaily, Ricard, and Perrien (2012) concluded that the literature on e-tailer loyalty ignores some variables related to the features of the products offered. They were of the opinion that product type, the tangibility/intangibility characteristics were interesting variables that future researchers on e-tailer loyalty need to consider.

Keeping with the changing trends in developing economies, Mpinganjira (2016) found that customer's post-purchase attitude towards an online store in South Africa had a significant effect on behavioural intentions to repurchase from that store. Similarly, Safa and Von Solms (2016) found that e-tailers saw long-term benefits in launching loyalty programmes for their customers. Online repurchase intentions of Malaysian university students were studied by Rezaei and Amin (2013) based on the TAM model.

There appears to be a huge gap in the existing literature on repurchase intentions of online shoppers in the Indian context, especially in the era of heightened competition with both national and international players jostling for a share of the Indian e-tail space. This presents an urgent need for researchers to conduct an empirical study to understand various attributes influencing the Indian online shoppers leading to online repurchase behaviour. This paper tries to bridge this gap and applies e-tailer loyalty and repurchase behaviour in the current Indian scenario to enable Indian e-tailers to focus on retaining their customers and building a loyal consumer base.

Literature Review and Hypotheses Formulation

(1) Theoretical Background : For this research paper, we try to analyze repurchase behaviour based on theory of planned behaviour as proposed by Ajzen (1985), which is itself an extension of the theory of reasoned action

proposed by Fishbein and Ajzen (1975). These theories postulate how individuals behave based on their pre-existing attitudes. The concept of how the attitude of a customer towards a particular e-tailer influences his/her behavioural intention to repurchase can be best understood by these theories.

Electronic loyalty can also be rechristened as e-tailer loyalty in the context of online shopping. E-loyalty is the favourable attitude of customer(s) shown towards a particular e-retailer that results in repeat buying behaviour (Rao & Kothari, 2017). Chen (2012) said that e-loyalty is the customer's commitment and preferential attitude towards a particular e-tailer(s) which leads to repurchase behaviour from the same e-tailer.

The technology acceptance model (Davis 1989) is an information system theory that explains how new users try to accept and use a certain technology. Since online shopping requires a degree of technology awareness and aptitude, this theory can be used to determine e-loyalty cues, that is, antecedents which lead to a certain attitude towards an e-tailer. This research paper uses two important factors that influence an individual's decision to use a particular website: Perceived usefulness and perceived ease of use. Perceived usefulness is the extent to which an individual feels that a particular technology/system would improve his/her performance, while perceived ease of use would be a degree to which the person feels he/she would be free from effort and the task would be convenient.

(2) E-Loyalty Cues : E-loyalty can be considered as an extension of the term “brand loyalty” in the online shopping environment. Kumar, Gupta, and Kishor (2016) highlighted the importance of customer loyalty and their purchase intention. The online shopper has the option of purchasing the same product(s) from a different e-tailer(s), but prefers to shop only from his/her preferred “branded” e-tailer. We try to understand the cues leading to this preference of e-tailer through the TAM model and previous research work on e-loyalty.

(i) Product Offerings (PO) : A customer shops from a particular e-tailer because he/she perceives that he/she will get the best products offerings in terms of wider selection, good quality, and best rates & discounts. A brand loyal customer would repurchase from the same store each time, if these attributes are satisfied.

Jayawardhena and Wright (2009) found that customer's perceptions relating to an e-tailer's product offerings strongly determined their attitude towards their online store. Product quality and product variety had a significant impact on the customers' level of satisfaction with a particular e-tailer (Guo, Ling, & Liu, 2012). Good product offerings enhance the possibility of frequent purchases from an e-tailer. Hence, we propose the following hypothesis for our study :

✎ **H₁:** Product offerings have a positive impact on e-loyalty.

(ii) Convenience (CO) : The Internet enables retailers to open stores online and serve customers at any given time of the day without the need for customers to physically visit a store. Customers will frequently shop at an online store if they find it convenient and time saving. E-tailers strive to design their websites in a user friendly manner and provide mobile-apps to make the shopping experience as convenient and stress-free as possible for the customers (Irina, 2018).

Various e-commerce related articles have shown that the convenience variable is important in influencing potential shoppers to shop online regularly. The findings from Ranganathan and Ganapathy (2002) signified that the convenience factor significantly influenced shoppers to shop from e-tailers. Internet shoppers prefer to have delivery services from a trusted e-tailer rather than carry them home by themselves ; this is another advantage an e-tailer offers (Pechtl, 2003). Quaddus and Achjari (2005) found that shoppers preferred an e-tailer as they can shop 24 × 7 from home.

Based on these studies, we find that the convenience factor offered by an e-tailer ensures repeated visits by the customer. Hence, we propose the following hypothesis for our study :

✎ **H₂:** Convenience has a positive impact on e-loyalty.

(iii) Previous Purchase Experience (PPE) : As with traditional shopping, a customer is inclined to purchase from a store when he/she has a good experience in terms of the quality, delivery, and post sales service of the product purchased. The level of satisfaction of previous purchase weighs heavily on the mind of the customer when he/she is shopping online. A good experience ensures repeated visits to the e-tailer.

Chen, Shang, and Kao (2009) were of the opinion that an online shopping experience would be the shopper's views of his/her previous experience with the e-tailer(s). Forsythe and Shi (2003) indicated that customers' frequency of online shopping with an e-tailer can be determined by their past online purchase experiences. Poor experiences lead to a short-lived relationship that can be detrimental to the e-tailer. When the frequency of past purchases are high and longer the duration spent on the online-retail store, the greater is the possibility of a transaction taking place (Dholakia & Kimes, 2011).

Previous studies seem to indicate a strong influence of past purchase experience on customers' preference towards an e-tailer. Hence, we propose the following hypothesis for our study :

✎ **H₃ :** Past purchase experience has a positive impact on e-loyalty.

(iv) Web Environment (WE) : The look and feel of a website plays an important part in the entire shopping experience. Easy navigation and usability, search tools, detailed product description and reviews, and well designed layout ensure ease of online shopping with the e-tailer. Similarly, a secure web environment ensures trust in the e-tailers (Ahamad, & Zafar, 2013). A good web environment with these attributes builds the confidence of the customer regarding the e-tailer and ensures repeated visits.

Website environment is an important dimension of e-commerce business to guarantee productive online transactions and overall success of the business (Choi, Jung, & Li, 2003). Many times, impression and judgment of a company are made by consumers while browsing through its website (Zhang, Fang, Wei, Ramsey, McCole, & Chen, 2011). Nah and Davis (2002) defined website usability as the ease with which consumers can navigate through the website and access information with minimum effort. It is important that websites continuously improve their user interface to ensure ease of online navigation (Belson & Ho, 2012). Kim, Tao, Shin, and Kim (2010) found that consumers consider a secure web environment as one of the most important aspects of a website while browsing or shopping online. Thaichon, Lobo, Prentice, and Quach (2014) found that online customer commitment towards an e-tailer was strongly influenced by customer trust, which depends on their ability to address customers' security concerns.

We observe that previous studies showed that a favourable view of the e-tailor's web environment ensures a loyal customer base. Hence, we propose the following hypothesis:

✎ **H₄ :** Web-store environment has a positive impact on e-loyalty.

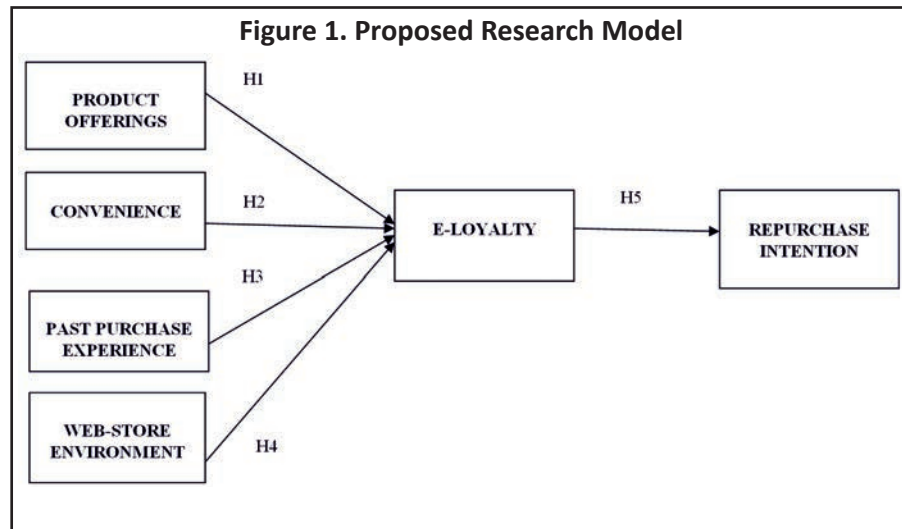
(3) Relationship Between E-Loyalty and Repurchase Behaviour : Repurchase intention represents a person's willingness to make purchases again from the same online - retail store based on his or her experience (Kim, Lee, & Youn, 2012). In the e-commerce context, the competitive advantage of the online business is gained from customer loyalty and willingness to make repeat purchases. A customer loyal to a particular e-tailer brand will always try to purchase from the same online-retail store before looking at an alternate e-tailer.

Chinomona and Sandada (2013) were of the view that customer repurchase intention is extremely important to businesses as it is an indicator of business continuity, future revenue and growth prospects, and hence, long term profitability. In the short term, loyal customers spend quality time purchasing from the online store, but more importantly, in the long term, through word of mouth, they spread a positive word about the e-tailer, thereby attracting new customers (Velázquez, Saura, & Molina, 2011). Consumer retention is more critical than attracting new customers as the cost borne by the company to retain the existing consumers is far lower than gaining new

customers (Pfeifer, 2005). According to the Pareto principle, it is well known that 80% of a company's revenue comes from 20% of the consumers. According to Jiang and Rosenbloom (2005), consumers with a high degree of loyalty engage in (a) repeat purchase activities ; (b) greater spending leading to a higher revenue for the company; (c) recommending the e-tailer to friends and family ; and (d) stay put and are unlikely to switch to competitors simply due to their incentives.

Based on these studies, we can conclude that customer loyalty towards a particular e-tailer has a significant influence on their repurchase intention. Hence, we propose the following hypothesis for our study :

↳ **H₅:** E-loyalty has a positive impact on repurchase intention.



Research Methodology

(1) Research Design : This exploratory study used the questionnaire method to test the proposed research model (Figure 1) prepared by us. Using factors/constructs from various empirical studies, a survey instrument was prepared. An extensive literature review was initiated, and six constructs were established. Researchers have suggested that varying number of items per construct should range from three to five for representing each construct (MacCallum, Widaman, Zhang, & Hong, 1999 ; Raubenheimer, 2004). Based on literature review of the constructs, 21 specific statements were framed to acquire the six constructs/factors. A 5 - point Likert scale was considered to determine the 21 items/variables selected, where (5) and (1) indicated “*strongly agree*” and “*strongly disagree*,” respectively. The items for each construct were based on various existing studies on the constructs. The Table 1 indicates the selected constructs and their corresponding studies.

Table 1. Constructs and Sources

Construct/Items	Source
Product Offerings (4 items)	Forsythe, Liu, Shannon, and Gardner (2006) ; Shareef, Kumar, and Kumar (2008)
Convenience (4 items)	Hui, Tan, and Goh (2006) ; Mathieson (1991)
Past Purchase Experience (3 items)	Chiu,Chang, Cheng, and Fang (2009) ; Yen and Lu (2008)
Web-Store Environment (3 items)	Chen and Wells (1999) ; Vijayasarathy (2002)
E-Loyalty (3 items)	Safa and Von Solms (2016)
Repurchase intention (4 items)	Bhattacharjee (2001) ; Zeithaml, Berry, and Parasuraman (1996)

A pilot study was conducted with a sample of 40 respondents to test the suitability of the survey instrument. Based on the satisfactory results, the survey instrument was finalized with minor changes in language.

(2) Data Collection : Primary data collection involved online shoppers from various Indian cities. The cities - Mumbai, Delhi, Chennai, and Pune were selected for conducting the study. In the year 2017 - 18, the survey instrument was used to collect data from respondents in these cities at various shopping malls, food outlets, and colleges (refer to Table 2 for the demographic profile of the respondents). People who had done at least five online product purchases were selected and were asked to share their different experiences of online purchases from well known market place e-tailers such as Flipkart, Snapdeal, Jabong, Myntra, Amazon, E-Bay, Shopclues, Indiatimes, Rediff, and so on. The survey enumerators facilitated 100 respondents from each of the four cities in completing the questionnaire. Of these 400 respondents, 317 (79.25%) questionnaires were found to be suitable for the study.

Table 2. Demographic Description of the Respondents

Demographic Variable	Demographic Categories	Number	(%)
Gender	Female	139	43.8
	Male	178	56.2
Age	Below 25 years	104	32.8
	25 - 35 years	169	53.3
	35 - 45 years	32	10.1
	Above 45 years	12	3.8
Education	Undergraduate	48	15.1
	Graduate	126	39.7
	Post Graduate	140	44.2
	High School	3	0.9
Annual Family Income (in INR)	Below 2 lakhs	78	24.6
	2 to 5 lakhs	105	33.1
	Above 5 lakhs	134	42.3
Occupation	Salaried	178	56.2
	Entrepreneur/Professional	12	3.8
	Housewife	70	22.1
	Students	33	10.4
	Others	24	7.6

(3) Tools Used for Data Analysis : The statistical technique used for the study to analyze and interpret data was structural equation modelling (SEM) using the AMOS program. Based on a two-step process suggested by Hair, Black, Babin, Anderson, and Tatham (2013), the study of the data was carried out. The first step consisted of testing the measurement model in terms of reliability and validity, while the second stage involved evaluation of the structural model and hypothesis testing. In the first step, confirmatory factor analysis (CFA) was carried out to validate convergent and discriminant validity of the constructs. The reliability of the constructs was verified using Cronbach alpha coefficients.

Analysis and Results

(1) Assessment of the Measurement Model : The results of confirmatory factor analysis (CFA) showed a high

degree of reliability as all the Cronbach alpha coefficients were above 0.8. Similarly, the values of construct reliability were greater than 0.7, which showed reliability of the constructs (Field, 2013.). The factor loadings of all constructs (refer Table 3) were above 0.7, except for one item. The item ('I prefer the e-tailer as it gives me the convenient option of shopping using its mobile-app') had to be removed from the factor "convenience" as its factor loading was only 0.314, which is lower than 0.50 (Hair et al., 2013). Further investigation would be required to understand the use of mobile apps.

As per Hair et al. (2013), the fitment of the proposed measurement model should be based on the values of the goodness of fit indices. The ratio of chi - square (minimum) to the degree of freedom (CMIN/ *df*) should be less than 5 and other indices such as comparative fit index (CFI), goodness-of-fit index (GFI), adjusted goodness-of-fit index (AGFI), normed fit index (NFI), incremental fit index (IFI), and Tucker - Lewis index (TLI) should have values greater than 0.9. The root mean square error of approximation (RMSEA) should be less than 0.08.

The values obtained from the study (refer Table 3) are : CFI = 0.978, GFI = 0.928, AGFI = 0.901, NFI = 0.947,

Table 3. Measurement Model (CFA)

Factor and Items	Factor Loading	Critical Ratio	Alpha	Average Variance Extracted	Construct Reliability
Product Offerings (PO)			.914	0.731	0.916
I am satisfied with the wide variety of products offered by the e-tailer.	.768	16.788			
I am satisfied with the quality of the products/brands offered by the e-tailer.	.878	21.170			
I feel the e-tailer offers the best rates, payment options, and discounts.	.891	21.710			
All my online shopping needs are satisfied by the e-tailer.	.878	Fixed			
Convenience (CO)			.914	0.731	0.890
I prefer shopping from the same e-tailer due its 24 × 7 customer service helpline.	.819	16.674			
I prefer the e-tail store as it is convenient to select and compare products.	.758	15.033			
I found the e-tail store convenient as it provides me fast and stress-free shopping experience.	.974	Fixed			
I prefer the e-tailer as it gives me the convenient option of shopping using their mobile-app.	.314	Deleted			
Past Purchase Experience (PPE)			.901	0.729	0.889
I have experienced timely, hassle-free delivery from the e-tailer.	.752	14.985			
I have always received good quality products matching the online description from the e-tailer.	.874	18.900			
I was very satisfied with my overall shopping experience with the e-tailer.	.926	Fixed			
Web-Store Environment (WE)			.877	0.713	0.881
I found shopping at the web-store very exciting and enjoyable.	.778	Fixed			
I prefer shopping from the e-tailer as I trust their security features and privacy protection guidelines.	.949	17.221			
I prefer shopping from the e-tailer due to the attractive design, easy navigation, and layout of the web-store.	.795	15.230			
E-Loyalty (EL)			.905	0.769	0.908
I will always try buying from the same e-tailer.	.801	19.492			
I recommend this e-tailer to my friends for online shopping.	.895	24.558			
This e-tailer's web-store is my favorite online-shopping destination.	.929	Fixed			

Repurchase Intention (RPI)		.867	0.622	0.868
I will definitely buy products from this e-tailer again in the near future.	.810	13.234		
I intend to keep purchasing from this e-tailer in the near future.	.789	12.928		
It is likely that I will purchase through this e-tailer in the near future.	.833	13.534		
I will continue to shop from this e-tailer rather than any other e-tailer.	.718	Fixed		

Goodness of Fit Indices:

CMIN/DF = 1.653 ; CFI = .978 ; GFI = .928 ; AGFI = .901 ; NFI = .947 ; IFI = .978 ; TLI = .973 ; RMSEA = .045

IFI = 0.978, TLI = 0.973, and RMSEA = 0.045. The results show that the fitment indices for the measurement model are adequate.

To establish construct validity of the constructs, we determine their convergent and discriminant validities as suggested by Ping (2004). The critical ratios, that is, statistical significance of the factor loadings are high (ref Table 3). Similarly, the average variance extracted (AVE) of the six factors lies between 0.62 and 0.77. These values are higher than the minimum value of 0.5 as recommended by Fornell and Larcker (1981). Hence, convergent validity is established.

The square root of AVE of all latent constructs is larger than their respective correlation coefficients (Table 4). This establishes discriminant validity. Since convergent and discriminant validity are established for all constructs, we conclude that construct validity is also established.

Table 4. Computation of Discriminant Validity for the Measurement Model

	PO	CO	PPE	WE	EL	RPI
PO	0.855*					
CO	0.218	0.855*				
PPE	0.142	0.616	0.854*			
WE	0.134	0.433	0.484	0.844*		
EL	0.332	0.631	0.690	0.583	0.877*	
RPI	0.143	0.368	0.321	0.333	0.468	0.789*

Note. "*" bold diagonal values in Table 4 indicate square root of average variance extracted (AVE) while others indicate correlation coefficients.

(2) Structural Model - Model Fit and Hypotheses Testing : Similar to the measurement model, the fitment of the structural model was assessed using the same fitment indices. The hypothesized relationships among the factors are to be accepted or rejected based on the significance of the structural model coefficients.

The results (Table 5) display a good fitment of the proposed model as $CMIN/df = 1.639$, $CFI = 0.978$, $NFI = 0.946$, $GFI = 0.926$, $AGFI = 0.902$, $IFI = 0.978$, $TLI = 0.973$, and $RMSEA = 0.045$. The value of SRMR (standardized root mean residual) obtained for the current study is 0.03, indicating the good model fit. All indices indicate goodness of fit of the structural model, thereby providing the right framework for evaluating the hypothesized paths.

SEM was used to evaluate the strength of relation between the five factors. The path coefficients (β) and variance explained (R^2) between various factors are shown in the Figure 2.

The results of the hypothesized relations show that that e - loyalty is significantly influenced by PO ($\beta = 0.14$, $t = 4.45$), CO ($\beta = 0.19$, $t = 4.19$), PPE ($\beta = 0.33$, $t = 6.28$), and WE ($\beta = 0.31$, $t = 5.32$). Based on these values, the first four hypotheses are accepted (Table 5). It is seen that 64 % of the total variance in e-loyalty can be explained by these four cues.

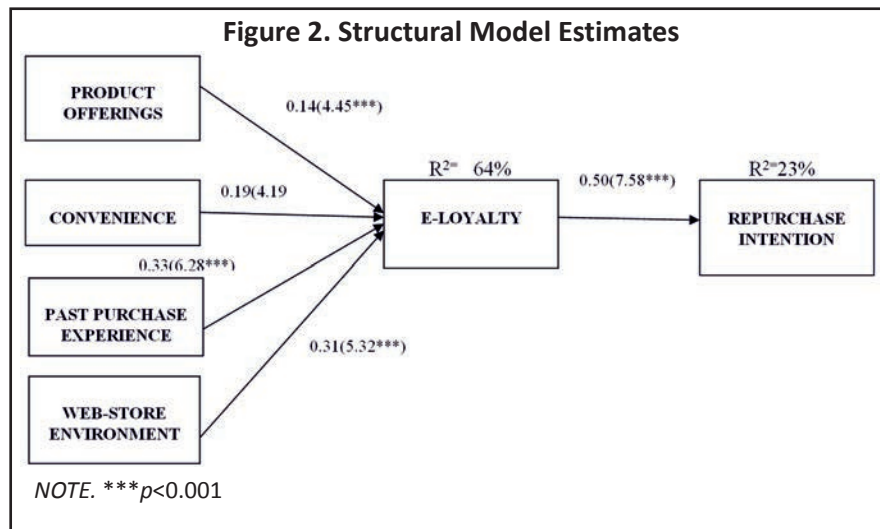


Table 5. Structural Model Estimates and Hypotheses Testing

Hypotheses	Estimates	Critical Ratio	Result
H ₁ : Product Offerings → E-Loyalty	0.14	4.45***	Accepted
H ₂ : Convenience → E-Loyalty	0.19	4.19***	Accepted
H ₃ : Past Purchase Experience → E-Loyalty	0.33	6.28***	Accepted
H ₄ : Web-Store Environment → E-Loyalty	0.31	5.32***	Accepted
H ₅ : E-Loyalty → Repurchase Intention	0.50	7.58***	Accepted

Goodness of Fit Indices:

CMIN/DF = 1.639 ; CFI = .978 ; GFI = .926 ; AGFI = .902 ; NFI = .946 ; IFI = .978 ; TLI = .973 ; RMSEA = .045 ; SRMR = 0.03

Table 6. Total, Direct, and Indirect Effects of the Factors

	PO	CO	PPE	WE	E-L
Total Effects					-
E-Loyalty	0.19	0.24	0.39	0.27	
Repurchase Behaviour	0.09	0.11	0.18	0.13	0.48
Direct Effects					
E-Loyalty	0.19	0.24	0.39	0.27	-
Repurchase Behaviour	-	-	-	-	0.48
Indirect Effects					
E-Loyalty	-	-	-	-	
Repurchase Behaviour	0.09	0.11	0.18	0.13	-

The results of the last hypothesis, that is, H₅ show that e-loyalty, in turn, significantly influences repurchase intention ($\beta = 0.50, t = 7.58$). E-loyalty is seen to explain 23% of the variance in repurchase behaviour.

Structured equation modelling can also be used to compute the total effect due to direct and indirect effects of the factors on the endogenous variables. The results (Table 6) show that all the four constructs - product offerings, convenience, past purchase experience, and web - store environment have a direct effect on e-loyalty and an

indirect effect on repurchase intention. E-loyalty shows only direct effect and no indirect effect on repurchase behaviour.

The results (Table 6) show the four cues of e-loyalty, that is, PO ($\beta = 0.09$), CO ($\beta = 0.11$), PPE ($\beta = 0.18$), and WE ($\beta = 0.13$) only have an indirect effect on repurchase intention. But their total effect on repurchase intention through e-loyalty is 0.48, which reflects that e-loyalty towards an e-tailer becomes a “significant mediator” in influencing repurchase intention. Thus, e-loyalty fully mediates the relation between product offerings, convenience, past purchase experience, web-store environment, and repurchase behaviour.

Discussion

This study, in line with the theory of planned behaviour, gives insights into the repurchase intentions of online shoppers towards e-tailers. Based on the empirical study, the proposed relationship between attitude (e - loyalty) and behavioural intentions is established. The results show that e-loyalty has a significant influence on the repurchase intention from an e-tailer, which is in line with the results obtained by previous research in this area of research in developing economies (Bulut, 2015; Chauke & Dhurup, 2017).

E - loyalty is found to be significantly influenced by product offerings, convenience, past purchase experience, and web-environment. These findings are supportive of the work done by Christodoulides and Michaelidou (2010), who identified product offerings and convenience as antecedents of e - loyalty. However, this is in conflict with the study results obtained by Ziaullah, Feng, and Akhter (2014) (with respect to their study conducted in China), where product offerings had no effect on e - loyalty. Similarly, past purchase experience and web environment had a positive effect on e-loyalty in case of the study conducted by Weisberg et al. (2011) and Lin and Lee (2012). These antecedents were similar to those observed in our study.

Our findings show that product offerings, convenience, past purchase experience, and web environment have no direct effect on repurchase behaviour. These findings contradict the findings of Mpinganjira (2016), who observed a direct effect of product offerings and past purchase reliability on repurchase behaviour. These also contradict the research findings of Pee, Jiang, and Klein (2018), who observed that website usability and convenience directly signalled repurchase intention in online shoppers.

The difference in some of the findings can be attributed to change in demographic settings, especially since a large proportion of the online shoppers surveyed were millennials, who also happen to be the main drivers of online retail in our country.

Implications and Recommendations

There is intense competition in the country among e-tailers to attract and retain customers. The reason for this is that India is a growing market, and a satisfied customer base will not only ensure a huge slice of the market share, but will also ensure sustained revenue through a set of loyal online shoppers. Building an e-tailer brand is important not only from the customers' perspective, but also to ensure that the best brands use the e-tailer to market and sell their products. The study reflects the views of millennials, who would continue to be loyal customers of the e-tailer(s) in years to come. Hence, this study is significant as it provides e-tailers a clear roadmap to plan their customer retention strategy in the Indian context.

This study shows that behavioural intentions (repurchase) were not directly influenced by online shopping benefits, usability, and past experiences. Rather, these antecedent factors or cues result in a certain attitude towards the e-tailer (e - loyalty), which, in turn, strongly influences repurchase behaviour. While it should be understood that a positive attitude may not always result in behaviour to purchase, e-tailers need to cater to this aspect to ensure that every customer who purchases from the online store develops a sense of loyalty towards the e-tailer.

The findings of this study reflect the importance of e - loyalty in repurchase behaviour. When a customer identifies himself or herself with a particular e-tailer brand, the tendency to browse for any desired product from the same e-tailer is the highest. E-tailers need to initiate loyalty programmes similar to various product brands like point-based reward system, discounts on repurchase, gift vouchers, and special benefits like waiver on delivery charges, gift wrapping, etc. E-tailers could initiate cash-back schemes, exclusive customer service channels, and other preferential shopping plans. Based on the nature and frequency of purchase, e-tailers could categorize customers and award loyalty points and bonuses to them. All these initiatives could act as motivators for the customers to stay loyal to a particular e-tailer brand.

The study observes a positive relationship between the four antecedents, that is, product offerings, convenience, past purchase experience, and web-environment with e - loyalty. Though there is a difference in their extent of influence, the findings show a considerable impact of each of the four factors on the attitude towards the e-tailers. An adverse experience on any of them, during a purchase from the e-tailer, may act as a de-motivator and affect e - loyalty. Hence, it is important that the e-tailer maintains a positive impression in the minds of the customers regarding these e - loyalty cues vis - a-vis competition.

The level of satisfaction experienced through previous purchases plays a significant role in determining a person's loyalty to a particular e-tailer. The e-tailer should ensure smooth and on-time delivery and an effective feedback system to manage pre and post purchase expectations. In case of unforeseen delays or product issues, an efficient customer service department should take prompt action to cater to the customer's anxiety. Special care should be taken in case of fragile, exclusive products, or internationally imported products as the possibility of a mishap is higher.

Security and privacy are considered to be of prime importance when it comes to online shopping. E-tailers can help ensure customer online security by use of secure authentication system and latest encryption technologies. It is necessary to build customer confidence by third party certification and validation. Along with security and privacy, aesthetic elements of the website like design and layout should appeal to the customer. It is important that the customer enjoys the entire process of shopping online. A degree of customization of the web-layout based on previous purchases by the customer and his/her demographic aspects, an effective search engine, and judicious use of fonts and colours work wonders in ensuring a pleasant browsing experience.

Price, payment options, and product variety play a key role in customer decision to shop from a particular e-tailer. India continues to be a price-sensitive market. E-tailers offering best discounts and offers are always preferred. Festive and "Dhamaka" day offers gather maximum clicks and website traffic. Cash on delivery is emerging as one of the preferred payment options in India, especially when it comes to apparel shopping. It even gives the customer an option to try the product or return within 7 days. This benefit could be offered exclusively to privilege (loyal) customers. Similarly, offering product variety through customization based on customer needs offers a wide range of options to a large number of customers.

Even though most people living in urban areas in India are conversant with computers, they are not yet fully convinced about the idea of regular online shopping. One aspect which drives them to online retail stores is convenience, be it a first time purchase or a repurchase. Touch and feel aspect or discussing with a salesman at a physical store gets overridden by the ease of delivery at the doorstep. However, given a choice, a person in India would still opt for the former. It is important that the e-tailer always keeps the convenience aspect in mind and offers a hassle-free shopping experience. A 24 × 7 helpline even for the most basic queries and simple navigation tools ensure the same. Even though many e-tailers have provided mobile applications for online shopping, the reactions of the customers are mixed. It has also been observed that customers prefer shopping from a computer rather than mobile due to security considerations and visual aspects.

Limitations of the Study and the Way Forward

While the study helps us understand e - loyalty and repurchase intention among Indian online shoppers, it is not

without its limitations as in case of any empirical study. The data collected were limited to certain urban cities in India and may not be generalized to the entire country based on the demographic variables. It is important to note that Indian e-commerce markets are evolving both from the e-tailer's side and customer's side; hence, a longitudinal study is preferable. Another limitation is that the study focuses on online marketplace players and not individual product e-tailers. Repurchasing intention and e-loyalty were computed for online shoppers of products/goods and not services from these marketplace e-tailers. Future studies could incorporate various control variables and different shopping contexts to examine any deviation in consumer response.

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