

UNDERSTANDING E-LOYALTY OF CUSTOMERS IN THE STATE OF GOA TOWARDS ONLINE SHOPPING WEBSITES

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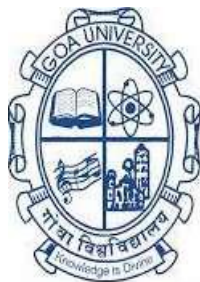
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APRIL 2024

DECLARATION BY STUDENT

I hereby declare that the data presented in this Dissertation report entitled, “**Understanding E-Loyalty of Customers in the State of Goa towards Online Shopping Websites**” is based on the results of investigations carried out by me in the Discipline of Commerce at the Goa Business School, Goa University under the Supervision of Asst. Prof. Vishal K. Gaonkar and the same has not been submitted elsewhere for the award of a degree or diploma by me. Further, I understand that Goa University or its authorities will be not be responsible for the correctness of observations / experimental or other findings given the dissertation.

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COMPLETION CERTIFICATE

This is to certify that the dissertation report “**Understanding E-loyalty of Customers in the State of Goa towards Online Shopping Websites**” is a bonafide work carried out by Ms. Samiksha Kishor Naik under my supervision in partial fulfilment of the requirements for the award of the degree of Masters of Commerce in the Discipline of Commerce at the Goa Business School, Goa University.

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Place: Goa University



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LIST OF ABBREVIATION

| Entity | Abbreviation used |
|-----------------------------|--------------------------|
| Website Design | WD |
| Security Perception | SP |
| Product Quality | PQ |
| Online Reviews and Ratings | RR |
| Delivery Service | DS |
| Ease of Return and Exchange | RE |
| Coupon Offer | CO |
| Customer Satisfaction | CS |
| Customer Loyalty | CL |
| Cronbach Alpha | CA |
| Construct Reliability | CR |
| Average Variance Extracted | AVE |

ABSTRACT

In the dynamic landscape of online business, the significance of Customer Satisfaction and Customer Loyalty cannot be overstated. Over the past decade, these concepts have evolved into pivotal pillars for success in the digital marketplace. The present study uncovers factors influencing Customer Satisfaction and how Customer Satisfaction leads to Customer Loyalty. A survey was conducted with 276 Goan online shoppers. For data collection, questionnaire was made with 27 statements rated based on five-point Likert scale was used. The study employed descriptive statistics and Structural Equation Modelling (SEM) using Jamovi and Smart PLS 4 for data analysis respectively. The findings reveal that Website Design, Security Perception, Product Quality, Delivery Service, and Coupon Offer significantly impact Customer Satisfaction, which in turn positively affects Customer Loyalty. The study emphasizes that in order to maintain Customer Loyalty the businesses should prioritize customer happiness with user-friendly websites, security, quality of products, timely delivery, discounts for loyalty.

Keywords: Online Shopping, Customer Loyalty, Customer Satisfaction, Security Perception, Website Design

CHAPTER 1: INTRODUCTION

1.1 Introduction to Online Shopping

With the recent evolution and the rapid growth of digital landscape reshaped the way we buy and sell goods. The world of shopping has changed dramatically with rise of online shopping. Online shopping is more popular today than before. The need for buyers and sellers to meet in person has been eliminated. Customers can now browse and purchase goods and services from the comfort of their homes or workplaces. Online shopping is a form of e-commerce which allow customers to directly buy goods or services directly from seller through the internet (Sameeha & Milhana., 2021).

E-commerce have now turned to be an important part of our lives, but at the same time brought forth new challenges for businesses. Searching for new customers is a far more expensive and challenging process than retaining current customers. Therefore, to cultivate and sustain customer loyalty in the online shopping landscape, has led to a new concept called e-loyalty, which is all about how loyal are customers towards online shopping websites. The concept of e-loyalty in recent years, emerged as a vital area of research and interest. Customer loyalty is really important for businesses because it helps them to grow and make more money. When customers return to a company for its product or services which they offer reflects more profits. People who stick with their favourite websites tend to visit them more often and spend more money. For online shops, a big chunk of their sales comes from these loyal customers. So, it's crucial for online retailers to keep their customers happy so that they return to them. However, getting loyal customers online can be tough and expensive. Some customers might only buy once and never return, so it is important to figure out what makes customers stay loyal (Ahmad Samed Al-Adwan, 2020).

1.2 Background of Online Shopping

Traditional shopping involves customers physically visiting a store to purchase items. Before money was created, a barter system was in place, where individuals traded goods and services directly for other items. With the introduction of money, transactions shifted to exchanging goods and services for monetary payment. This method requires the buyer and seller to interact face-to-face (Sameeha & Milhana., 2021).

A customer can be an individual or a business entity that purchases, utilizes, or acquires goods or services, having the ability to select from various products and vendors. Both consumers and companies, who invest their money in products and services that meet their

needs, fall into this category. Attracting these customers with unique offerings should be the main aim of every business, as it is the customers who generate demand and allocate their financial resources towards these goods and services (Mohd Ariffin et al., 2021).

Online shopping offers convenience and time-saving benefits, allowing customers to shop at any time from any location. It provides access to a wide range of products worldwide, making it easier for the customers to find unique items and also compare prices to secure the best deals with exclusive discounts. Moreover, the availability of detailed product descriptions, alongside customer reviews and ratings, helps inform and guide purchasing decisions. However, it also comes with certain drawbacks, such as the inability to physically inspect products before buying, potential shipping costs and delivery delays, security and privacy concerns, and occasional technological disruptions. Additionally, the process of returning items and sometimes less personalized customer service can detract from the online shopping experience (Sameeha & Milhana., 2021).

1.3 Growing Trends of Online Shopping in India

The e-commerce market in India has been experiencing substantial growth in the last few years. It has transformed various sectors including communication, education, finance, and entertainment, showcasing its widespread application. Every industry has experienced a revolutionary shift thanks to the internet, with significant enhancements in work efficiency, information sharing, and cultural exchanges. The internet has deeply affected our daily lives, becoming an essential and irreplaceable force (Jun & Jaafar., 2011). With the widespread adoption of smartphones and affordable data plans, mobile commerce has become primary driver of online shopping in India as it has made it easier for the consumers to browse, compare and make purchases. E-commerce has penetrated beyond tier-1 cities into smaller towns and rural areas as well, exploring into previously unexplored markets. Also increased adoption of digital payment has further fuel the growth of online shopping. The future of e-commerce in India has an immense potential and looks promising. According to IBEF, India has gained 125 million online shoppers in the past three years and India's e-commerce market is anticipated to reach US \$ 200 billion by 2026 and US \$350 billion by 2030. India has gained 125 million online shoppers in the past three years, with another 80 million projected by 2025. The online shopping scene in India is experiencing remarkable growth driven by technological advancement, changing consumer behaviour and market dynamics. The coming years will reshape the way Indians shop, connect and transact.

1.4 E-Loyalty and Customer Satisfaction

In e-commerce, keeping customers loyal is vital for businesses to stay ahead in a competitive market. This loyalty comes from building strong relationships with customers (Nitin Rane et al., 2023). Keeping customers loyal is crucial for a business to keep going. The growth and success of a business depend on having loyal customers. Businesses should prioritize serving before selling. Customer Loyalty is an essential factor for any business looking to grow and keep loyal customers. Therefore, businesses need to pay attention to what their customers need. In the 21st century, with so many companies competing with each other, keeping customers loyal is very important. Companies need to understand their customers' specific situations and characteristics because everyone is different (Mohd Ariffin et al., 2021).

Customer Satisfaction also directly affects loyalty. Satisfied customers are likely to trust and stay loyal to an e-commerce brand, making repeat purchases without hesitation. Conversely, dissatisfied customers may lose trust in the brand, become disloyal, and switch to competitors (Nitin Rane et al., 2023).

E-loyalty is a combination of two words: "e" for electronic, denoting the online environment, and "loyalty," which implies faithfulness or allegiance. When we talk about e-loyalty in the context of online shopping, we are referring to the loyalty and trust that customers develop towards specific online retailers or e-commerce platforms. In other words, Customer Loyalty, means that customers have a positive opinion of an e-commerce website, which makes them likely to come back and buy from it again. This loyalty isn't just about liking a product or service; it's about a strong intention to keep buying from the same place in the future. When the customers are loyal like this, they stick with a brand regardless of advertising or other factors that might tempt them to try something different (Adwan et al., 2020).

This loyalty finds its roots in the satisfaction derived from the entire online shopping experience. In the dynamic world of online shopping, Customer Satisfaction determines the success and longevity of digital enterprises. As consumers increasingly turn to the convenience of digital platforms for their shopping needs, the nexus between Customer Satisfaction and e-loyalty becomes a pivotal focal point for businesses striving to thrive in the competitive online marketplace. the secret to making customers more loyal is to really understand and meet what they need and want (Hsin-yu, 2020).

The concept of Customer Satisfaction goes beyond mere transactions; it encompasses the entire customer journey, starting from the awareness to post-purchase support. A satisfied

customer is one who not only receives value from a product or service but also feels positively about the overall interaction with the brand. By understanding what makes customers happy, businesses can focus on doing those things better and keep customers coming back. So, online retailers need to pay attention to what customers want and keep up with changes in technology to stay successful (Merugu, 2020).

When you shop online, what factors influence your decision to return to particular website, it can be the website design, quality of product, prices and discount offered or maybe the overall shopping experience, including factors like delivery speed and sense of security. It is not the just one thing that makes the customer satisfied and loyal to online shopping websites, but a combination of various factors.

1.5 Statement of problem

With the rapid expansion of internet, the number of people using online shopping has increased significantly. This in turn has increased the competition in online market hence there is need for the online retailers to develop new strategies to sustain. To become successful and profitable in online market different factors are involved one of which is Customer Loyalty. It is observed that some customers are loyal to particular websites while some customers switch frequently. This poses a significant challenge for online retailers. It is important for online retailers to focus on Customer Loyalty as the loyal customers are more valuable than regular customers, when it comes to regular purchase. This paper on e-loyalty aims to understand the influence of different factors on customer loyalty.

1.6 Scope of the Study

Understanding which factors affect customer satisfaction plays an important role in shaping marketing strategies and enhancing the Customer Loyalty in online shopping. Potential online retailers can understand the factors that are important for e-loyalty, businesses can develop effective strategies to attract and retain customers, leading to increased customer retention rates and reduced churn. This knowledge also enables businesses to enhance the online shopping experience, tailor marketing efforts, and gain a competitive advantage by differentiating themselves from competitors. Ultimately, leveraging insights from e-loyalty research results in revenue growth, cost savings through customer retention, informed data-driven decision-making, adaptation to changing consumer behaviour, and contributions to academic knowledge in relevant fields, fostering further innovation and understanding.

1.7 Research Questions and Objectives and Related Hypothesis

Based on the above discussion in the background section, the following research questions (RQ) followed with the related objectives (O) and hypothesis (H) are developed for future analysis.

RQ1: “Who They are?”

This RQ tries to find who the respondents are

The related Objective (O) framed is **O1:** *“To study demographic profile of the respondents shopping online.”*

RQ2: “What are the key factors affecting Customer Satisfaction in in online shopping, and how does Customer Satisfaction influence the development of Customer Loyalty among customers?”

The RQ tries to understand how each specific factor or determinant (e.g. Website Design, Security Perception, Product Quality, Online Reviews and Ratings, Delivery Service, Ease of Return and Exchange, Coupon Offer) affects a customer's level of satisfaction in online shopping and how Customer Satisfaction leads to Customer Loyalty.

The related Objective (O) framed and the Hypothesis (H) to be tested is **O2:** *“To study the factors affecting Customer Satisfaction and analyse the influence of Customer Satisfaction on Customer Loyalty.”*

(H1): Website Design significantly impacts Customer Satisfaction towards online shopping websites.

(H2): Security Perception significantly impacts Customer Satisfaction towards online shopping websites.

(H3): Product Quality significantly impacts Customer Satisfaction towards online shopping websites.

(H4): Online Reviews and Ratings significantly impact Customer Satisfaction towards online shopping websites

(H5): Delivery Service significantly impacts Customer Satisfaction towards online shopping websites.

(H6): Ease of Return and Exchange significantly impacts Customer Satisfaction towards

online shopping websites.

(H7): Coupon Offer significantly impacts Customer Satisfaction towards online shopping websites.

(H8): Customer Satisfaction significantly impacts Customer Loyalty.

1.8 Chapterization Scheme

The entire research work is divided into five chapters.

Chapter 1: Introduction

This chapter includes Introduction to online shopping, Background of online shopping, Growing trends of online shopping in India, Customer loyalty and Customer Satisfaction, Statement of problem, Scope of the study, Research Questions and Objectives and Related Hypothesis.

Chapter 2: Literature Review

This chapter deals with evaluating the existing literature available on e-loyalty towards online shopping websites. This chapter includes, Introduction, Definition and Meaning of online shopping given by different authors, study of online shopping done in different regions in India, Theoretical background, Factors of online shopping.

Chapter 3: Research Methodology

This chapter includes Research gap, Conceptual model, Research design, Sample design, Sampling technique, Pilot study, Data collection and Techniques of data analysis.

Chapter 4: Demographic Profile and Factors Influencing Customer towards Purchasing Online Products

This chapter deals with the demographic profile of customers of online shoppers in the state of Goa. This chapter is divided into two sections. The First section shows the data of the demographic profile of customers purchasing online products in Goa, which is analyzed using frequency test. The second section deals with some additional information about types of goods purchased, website used to make purchase, frequency of purchase and average purchase expenditure by customer towards online shopping, which is analyzed using frequency test. This chapter also deals with the factors considered by customers while shopping online. Based on previous study factors which influence customer to make online

purchase. To analyse which factors customer, consider while purchasing products online, exploratory factor analysis was used. 27 variables were grouped into 9 factors.

Chapter 5: Conclusion and Implications

The last chapter includes Conclusion, Managerial implications, Suggestions and Future research.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

The present study evaluates the existing literature available on e-loyalty of consumers towards online shopping websites. Source of research paper were Research Gate and Science Direct. Here, research paper was selected which are related to Customer Loyalty, Customer Satisfaction, online shopping. To find research papers keywords used were Customer Loyalty, Customer Satisfaction, online shopping.

2.2 Definition and Meaning of Online Shopping given by Different Authors

Online shopping is a type of e-commerce which enables the consumers to directly purchase goods or services from a seller by using the internet. It is also known by various other names such as: e-shop, e-store, Internet shop, web-store, virtual store and online store (Amit Kumar Singh et al., 2014). The term "Internet" refers to the idea of interconnecting computers worldwide. As it facilitates connection with customers and offers them a distinctly different purchasing experience than traditional retail, the internet has vast potential as a medium for commerce due to which the businesses have seen an opportunity to launch their operations online. It is become a vibrant hub of marketing, retail, and business activity (Anand Mayee et al., 2023).

2.3 Study of Online Shopping done in different Regions in India

Mayee et al. (2023) conducted study in Mumbai, highlights that the majority of female online shoppers in the city Mumbai fall within the 18-25 age group, with Amazon being their preferred shopping platform and clothing the most purchased product category. Key motivations for online shopping include discounts, convenience of home delivery, and time-saving, with most respondents spending between Rs. 500 to Rs. 1000 monthly. Research by Jayakumar (2013), shows that attitudes towards online shopping in Chennai are influenced by age, education, and income. Younger males with higher incomes exhibit a more positive attitude towards online shopping, whereas higher education, larger family sizes, and certain occupations correlate with less favourable views. Monthly income emerges as a critical factor in shaping online shopping perceptions. The study by Singh & Sailo (2013), focus on the behaviour and perceptions of online customers in Aizawl, emphasizing the popularity of online shopping among the younger generation due to convenience, time-saving, and price benefits. Price comparison and product feedback are important in the decision-making process, with safety concerns being a notable barrier. Joshi & Vaghela (2015) explore the

online purchasing behaviour in Surat, identifying electronics, books, media, footwear, and apparel as popular online purchases. Cash on delivery is preferred, and product variety, trustworthiness, price, and convenience are key factors influencing online purchases, with vendor credibility and past experiences driving website selection.

The diverse and evolving nature of online shopping in India, highlighting region-specific preferences, motivations, and challenges. While convenience, time-saving, and price advantages drive online shopping, concerns about safety, product uncertainty, and the impact of demographic factors shape consumer behaviour and attitudes across different Indian cities.

2.4 Theoretical Background

2.4.1 Theory of Planned Behaviour/Reasoned Action

The Theory of Reasoned Action (TRA), developed by Martin Fishbein and Icek Ajzen in 1975, claims that behavioral intentions are the key determinants of behaviour. These intentions are influenced by two main factors: Attitude toward the behaviour, Attitudes towards online shopping are shaped by how individuals personally view its benefits, such as convenience and variety, against drawbacks like security concerns or the lack of physical product interaction. Subjective norms, this involves the impact of close contacts like family and friends, whose views can either support or deter someone's inclination to shop online.

The Theory of Planned behaviour (TPB), an extension of TRA proposed by Icek Ajzen in 1985, adds another determinant: Perceived behavioral control, control reflects one's confidence in their ability to use online shopping platforms, influenced by factors like internet accessibility, technological proficiency, and trust in online transaction systems. (ICEK AJZEN,1991).

2.4.2 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a framework in information systems theory that focuses on how users accept and utilize technology. It centers on two key external factors influencing user decisions: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU refers to the extent to which a person believes that using a particular system would boost their job performance, while PEOU refers to the belief that using the system would require minimal effort. TAM aims to explain user acceptance of specific technologies by considering these factors. Studies have applied TAM to evaluate the impact of factors such as perceived web-security, privacy, usefulness, and ease of use on various intentions, including online transaction intentions and adoption of web-based supply chain management systems

(Qingxiong ma et al, 2004).

2.5 Factors of Online Shopping

2.5.1 Website Design

Enhancing navigation and information design improves the usability, while visual design strongly influences Customer Satisfaction. Usability and satisfaction, in turn, impact Customer Loyalty (Guo et al., 2023). There is a positive connection exists between effective Website Design and customer contentment. Features like a well-organized e-commerce platform, user-friendly interface, vibrant visuals, and an enjoyable browsing experience enhance satisfaction. For customers to be satisfied, online retailers must ensure their websites are designed for ease of use and provide a satisfying experience during interaction. In essence, creating a visually appealing, user-friendly, and enjoyable online platform contributes strongly to Customer Satisfaction in e-commerce (Yoo et al., 2023).

2.5.2 Security Perception

Aggarwal & Rahul (2018) E-retailers must prioritize perceived security in online transactions by safeguarding payment, privacy, and personal records to establish trust and ensure customer protection. Transaction security and payment systems in fostering trust and satisfaction. To enhance customer trust, e-vendors should prioritize improving satisfaction through robust transaction security measures. If customers feel a website is secure, they are more likely to trust it for online shopping (Abu-AlSondos et al., 2023).

2.5.3 Product Quality

Lin et al. (2011) Product Quality refers to the consumer's assessment of a product's overall excellence or superiority. achieving e-commerce success relies heavily on minimizing product costs while maximizing quality. perceived product performance stands as the most influential factor in determining satisfaction. product quality, including its performance, variety, and availability, plays a vital role in enhancing customer satisfaction in online shopping. Ensuring high-quality products meets customer expectations and encourages repeat visits to the online store (Handoko, 2016).

2.5.4 Online Reviews and Ratings

Mo et al. (2015) sellers can boost the quantity and quality of these reviews by offering incentives such as coupons, cash, or loyalty points to customers. This approach not only improves the visibility and perception of the product but also motivates sellers to enhance product quality. Askalidis & Malthouse (2016) online reviews positively influence the

likelihood of a customer making a purchase, regardless of the content of those reviews. businesses should encourage the submission of customer reviews, even without controlling for their positivity or negativity.

2.5.5 Delivery Service

Handoko (2016) Delivery Service is crucial for enhancing online Customer Satisfaction. The convenience offered by e-commerce, allowing customers to shop from anywhere at any time, underscores the importance of effective Delivery Services to meet customer expectations for receiving their purchases safely and on time. Poor delivery service can lead to customers quickly switching to other online shops. Lin et al. (2011) in order to influence user satisfaction positively online retailers should focus on delivering superior quality, ensuring accuracy in orders, timeliness, and secure packaging.

2.5.6 Ease of Return and Exchange

Huang (2023) highlights that effective return and exchange services can boost online shopping rates, but also notes an increase in returns as a consequence. The research brings new insights by linking return rates directly with the quality of return services. Return policies play an important role in Customer Satisfaction and overall success in e-commerce. Ridwan et al., (2023) implementing a customer-friendly return policy, businesses can foster positive customer experiences, build trust, and drive customer loyalty. A well-crafted return policy can serve as a competitive advantage, attracting and retaining customers in the dynamic e-commerce landscape.

2.5.7 Coupon Offers

Jiang et al. (2018) an integrated approach of offering bundle discounts and coupons can effectively enhance e-tailor profitability by encouraging customers to purchase more, with the strategy's success varying according to customer preferences for discounts. The integration of bundle discounts and coupon discounts is a profitable marketing strategy, as it attracts more customers to purchase more at discounted prices, despite the reduction in unit profit. Pratminingsih et al. (2013) the regular coupon users focus more on the act of using a coupon to save money, regardless of the amount, compared to those who are not as accustomed to using coupons.

2.5.8 Customer Satisfaction

Adwan et al. (2020) Customer Satisfaction is comparing what you expected from a product or service with what you actually got. If what you got matches or surpasses what you expected,

you're satisfied. But if it falls short, you're dissatisfied. For online shopping, satisfaction is all about how well a website performs in meeting your needs and expectations. Yoo et al. (2023) E-satisfaction refers to how satisfied a customer feels about their previous shopping experience with a specific online business. Ella Mittal & Navneet Kaur (2023) satisfaction leads to positive actions like making purchases again Ensuring Customer Satisfaction is crucial as it yields numerous advantages for businesses, such as fostering loyalty, encouraging customer retention, and generating positive word-of-mouth, all of which contribute to the growth of online enterprises.

2.5.9 Customer Loyalty

Customer Loyalty is when people tend to choose certain brands when they buy things over the time. This happens because they like the brand's products and services and find them valuable, loyalty can be seen in two ways: how people feel about the brand that is attitude loyalty and what they actually do which is behaviour loyalty according to (Hermantoro & Albari, 2022). Loyalty hinges on factors like quality customer support, timely delivery, convenience, reasonable shipping costs, and transparent, trustworthy privacy policies. Service quality, Customer Satisfaction, and trust are pivotal elements that significantly impact Customer Loyalty (Misra & Pandey, 2022).

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Research Gap

Firstly, while numerous studies have been conducted in both India and abroad, a significant research void exists in the state of Goa. Understanding the factors that shape E-loyalty within the Goan context is essential, as regional dynamics and consumer preferences may differ significantly from the broader national or international trends. Second, the existing literature on Customer Satisfaction in online shopping is extensive and fragmented highlighting the need for more integrated models that can provide a comprehensive understanding of E-loyalty. Lastly, the evolving needs and preferences of consumers pose a challenge for existing research. The rapid pace of change in the digital shopping landscape means that prior studies may have become obsolete in addressing contemporary circumstances and future trends. Therefore, the adaptability and relevance of previous research require scrutiny to ensure that the insights and models developed align with the ever-changing dynamics of E-loyalty.

3.2 Conceptual Model

Based on previous studies that mentioned before, the proposed conceptual framework is as shown in Figure 1.



(Wen, 2020)

Figure 3.1 Conceptual Framework of the Study

3.3. Research Design

The research design for this study is analytical in nature, as it involves sound analysis of data by performing hypothesis testing. Initially, a comprehensive review of the existing literature was done to gain a thorough understanding of the various dimensions of the topic. Following this, primary data is gathered from participants who have engaged in online shopping for at least six months. Data has been collected from the respondents through structured questionnaire which is framed on the basis of five-point Likert's scale.

3.4 Sample Design

3.4.1 Period of the Study

The period of data collection is from December 2023- March 2024, through an online survey.

3.4.2 Target Population

For the purpose of this study, the focus was on individuals in Goa who engage in online shopping. According to the 2011 Census, Goa has a total population of approximately 1.578 million. The study seeks to gather information from this subset of the population, specifically those who participate in online shopping activities, as its participants.

3.4.3 Sample Size

The sample-to-variable ratio recommends a minimum observation-to-variable ratio of 5:1, although ratios of 15:1 or 20:1 are preferred (Hair et al., 2018). The researcher had adequate number of respondents available who were ready to willingly participate in the survey. So, the sample size for this study is taken as 276. A total of 276 online buyers in Goa were approached and sent a google form. The sample for the study includes respondents of different age groups, gender, education level, and occupation to mitigate the potential bias. Further, the questionnaires are not filled up from non-interested respondents.

3.5 Sampling Technique

Convenience sampling method will be used. Convenience sampling is a non-probability sampling method that involves selecting a sample based on non-random criteria. It's a common method that can be used for research.

3.6 Pilot Study

A pilot study was conducted to pretest the questionnaire before the main study. Forty respondents, from different age group who had online purchase experience of 6 months were selected. Based on the inputs and responses received during preliminary phase, necessary

adjustment was implemented in the survey instrument. The result showed that the Cronbach alpha (α) value was 0.813, the Cronbach coefficient alphas were acceptable, as recommended by Mang'anyi et al., (2017) implying that the measurement instruments were reasonably reliable. The reliability analysis permitted the researcher to proceed with the main study. A final questionnaire was then used to gather data from selected sample of 297 respondents, over a period of three months, forming basis for main study. For this study, there is one dependent variable: customer loyalty and seven independent variables: customer satisfaction, security perception, website design, product quality, online reviews and ratings, ease of return and exchange, coupon offers.

3.7 Data Collection

For the purpose of research, data has been collected through primary as well as from the secondary sources. The researcher has collected primary data through well -structured questionnaire whereas the secondary data has been collected through journals, articles, thesis, books, magazines, reports, publications and portals. The questionnaire has been framed on the basis of concepts, theories, previous research literature as well as the overall objective of the study.

Questionnaire used in the research consists of close-ended questions. Questionnaire is designed with an aim to analyse the satisfaction and loyalty of customers in online shopping towards online shopping website. For the purpose of the study questionnaire consists of two sections. In the first section, questions about demographic profile of the respondents. In the second section, 27 statements are asked to gather data from the customers about their satisfaction level and loyalty towards an e-retailer. The statements included in section-II are framed on five-point Likert scale. Respondents have been requested to answer each statement in the section-II of the questionnaire using a five-point Likert scale as follows: 5 = strongly agree, 4 = agree, 3 = neutral, 2 = disagree, 1 = strongly disagree

3.8 Techniques of Data Analysis

Data analysis is done to transform the raw data into meaningful form. The data collected has been analyzed using Smart PLS, Jamovi and MS-excel. These software helps researcher to describe the profile of respondents and analyse the relationship between independent variables and dependent variable. The responses and information collected from the respondents through questionnaires are tested using different statistical tools.

CHAPTER 4: DATA ANALYSIS AND RESULTS

4.1 Introduction

This chapter deals with demographic profile of the customers shopping online in the state of Goa. This chapter is divided into two sections. The first section reflects demographic profile of customers shopping online in Goa, which is analyzed using Jamovi 2.5.3. The second section deals with some additional information about motivation to shop, type of product purchased online, shopping website used to make purchase, frequency of online shopping, average amount of expenditure and preferred mode of payment, where it is analyzed using percentage and frequency test. This chapter deals with RQ1: “Who They are?” This RQ tries to find who the respondents are and the related objective (O) framed is O1: “To study demographic profile of the respondents shopping online.”

This chapter also delves into the advanced analytical technique of Structural Equation Modeling (SEM) using Smart PLS 4 software. SEM allows for the examination of complex relationships among multiple variables, providing a holistic view of the research model. This deals with **RQ2**: “What are the key factors affecting Customer Satisfaction in online shopping, and how does Customer Satisfaction influence the development of Customer Loyalty among customers?” The RQ tries to understand how each specific factor or determinant (e.g. Website Design, Security Perception, Product Quality, Online Reviews and Ratings, Delivery Service, Ease of Return and Exchange, Coupon Offer) affects a customer's level of satisfaction in online shopping and how Customer Satisfaction leads to Customer Loyalty. The related objective (O) framed and the hypothesis (H) to be tested is **O2**: “To study the factors affecting Customer Satisfaction and analyse the influence of Customer Satisfaction on Customer Loyalty”

4.2 Respondent's Demographic Profile

A respondent's demographic profile outlines key characteristics such as age, gender, income, education level, and geographic location for analysis purposes.

Table 4.1 Demographic Profile of the Respondents (N=276)

| Variable | Frequency | Percentage |
|-------------------|-----------|------------|
| Gender | | |
| Female | 150 | 54.3 % |
| Male | 126 | 45.7 % |
| Age | | |
| Upto 20 | 24 | 8.7 % |
| 21-30 | 206 | 74.6 % |
| 31-40 | 13 | 4.7 % |
| 41-50 | 21 | 7.6 % |
| 51-60 | 12 | 4.3 % |
| Education | | |
| Upto 10th | 12 | 4.3 % |
| Upto 12th | 14 | 5.1 % |
| Graduation | 138 | 50.0 % |
| Post Graduation | 105 | 38.0 % |
| Doctoral | 1 | 0.4 % |
| Professional | 6 | 2.2 % |
| Occupation | | |
| Student | 170 | 61.6 % |
| Employed (Govt) | 25 | 9.1 % |

| | | |
|---------------------------|-----|--------|
| Employed (Pvt) | 40 | 14.5 % |
| Own Business | 19 | 6.9 % |
| Home-Maker | 11 | 4.0 % |
| Unemployed | 11 | 4.0 % |
| Income (per month) | | |
| Below 30,000 | 184 | 66.7 % |
| 30,000-50,00 | 37 | 13.4 % |
| 50,000-1,00,000 | 33 | 12.0 % |
| Above 1,00,000 | 22 | 8.0 % |
| Location | | |
| North Goa | 210 | 76.1 % |
| South Goa | 66 | 23.9 % |

Source: Author's own compilation based on primary data

Table 4.1 shows the respondent's demographics (N=276). The respondents are slightly skewed towards females, who comprise 54.3% (150), compared to males at 45.7% (126). The majority of respondents fall within the younger age brackets, with 74.6% (206) falls between the ages of 21 and 30. A significant portion of respondents have completed either graduation 50.0% (138) or post-graduation 38.0% (105), indicating a relatively educated sample. A large proportion of respondents are students 61.6% (170), likely reflecting a younger demographic. However, there is also representation from various employment sectors, including government 9.1% (25), private 14.5% (40), and self-employment 6.9% (19). The majority of respondents 66.7% (184) report incomes below 30,000 per month. The sample population is primarily concentrated in North Goa 76.1% (210), with a smaller but notable representation from South Goa 23.9% (66).

4.3 Additional Information about Respondents

Table 4.2 Motivation to Shop Online

| When do you do online shopping? (Multiple Response) | No of respondents | % |
|--|--------------------------|----------|
| Leisure | 95 | 32% |
| During offer/promotions | 208 | 70% |
| Need | 214 | 72.1% |
| Mood/desire | 154 | 51.9% |

Source: Author's own compilation based on primary data

Table 4.3 Type of Product Purchased

| What type of product do you purchase on shopping websites? (Multiple Responses) | No of respondents | % |
|--|--------------------------|----------|
| Clothing and accessories | 271 | 91.2% |
| Electronics | 174 | 58.6% |
| Books and media | 91 | 30.6% |
| Beauty and personal care | 124 | 41.8% |
| Groceries and food | 67 | 22.6% |
| Home and kitchen appliances | 94 | 31.6% |
| Furniture and home décor | 65 | 21.9% |
| Other | 56 | 18.9% |

Source: Author's own compilation based on primary data

Table 4.4 Shopping Websites used to make Purchases

| which shopping websites you use to make purchases? (Multiple Responses) | No of respondents | % |
|--|------------------------------|----------|
| Amazon India | 251 | 84.5 % |
| Flipkart | 202 | 68% |
| Myntra | 192 | 64.6% |
| Ajio | 85 | 28.6% |
| Nykaa | 80 | 26.9% |
| Snapdeal | 10 | 3.4% |
| TataCliqu | 18 | 6.1% |
| Limeroad | 7 | 2.4% |
| Shopsy | 11 | 3.7% |
| Myglamm | 12 | 4% |
| Urbanic | 30 | 10.1% |
| Bewakoof | 17 | 5.7% |
| Meesho | 96 | 32.3% |
| Jiomart | 29 | 9.8% |
| Pepperfry | 13 | 4.4% |
| Decathlon | 19 | 6.4% |
| Purple | 17 | 5.7% |
| Other | 21 | 7.1% |

Source: Author's own compilation based on primary data

Table 4.5 Frequency of Online Shopping

| How often do you purchase online (frequency)? | No of respondents | % |
|--|--------------------------|----------|
| Almost everyday | 5 | 1.7% |
| Once a week. | 51 | 17.2% |
| Once a month. | 178 | 59.9% |
| Once in 6 months or more | 63 | 21.2% |

The above table shows customers frequency of online purchase, almost 59.9% of the customers purchase once in a month. 21.2% customers purchase once in 6 months or more. Whereas 17.2% make purchase once a week while only 1.7% customers purchase almost everyday.

Table 4.6 Average Amount of Expenditure on Online Shopping

| Average amount in rupees spent for online shopping in the last 6 months? | No of respondents | % |
|---|--------------------------|----------|
| Less than 1000 | 47 | 15.8% |
| 1000 to 3000 | 131 | 44.1% |
| 3000 to 5000 | 79 | 26.6% |
| 5000 and above | 40 | 13.5% |

The above table shows customers average expenditure towards online shopping, almost 44.1% of customers spend Rs. 1000-3000. However around 26.6% customers spend Rs.3000 to 5000.whereas around 15.8% spend less than Rs 1000 and while only 13.5% customers spend Rs.5000 and above.

Table 4.7 The Preferred Payment Mode

| How do you make the payments during online shopping? (multiple Response) | No of respondents | % |
|--|--------------------------|----------|
| Credit card or debit card | 60 | 20.2% |
| Cash on delivery | 241 | 81.1% |
| Internet banking | 26 | 8.8% |
| eWallets | 6 | 2% |
| UPI | 129 | 43.4% |
| Other | 1 | 0.3% |

Source: Author's own compilation based on primary data

4.4 Assessment of Measurement Model

The Smart PLS-SEM is very robust, hence, its use in this study in order to better justify the hypotheses with deeper testing, integrity and contribution to customer satisfaction and customer loyalty literature being studied (Baig et al., 2023). To get reliable and dependable results from

4.4.1 Reliability Analysis and Convergent Validity

The SEM, it is vital to assess the constructs' reliability and validity. The convergent validity and the discriminant validity checks were done to evaluate the constructs validity.

Table 4.8 Outer Loading, Cronbach Alpha (CA), Construct Reliability (CR) and Average Variance Extracted (AVE)

| Variables | Items | Outer loading | CA | CR | AVE |
|--|-------|---------------|-------|-------|-------|
| Website Design (WD) | WD1 | 0.881 | 0.829 | 0.898 | 0.745 |
| | WD2 | 0.857 | | | |
| | WD3 | 0.852 | | | |
| Security Perception (SP) | SP1 | 0.865 | 0.825 | 0.896 | 0.741 |
| | SP2 | 0.870 | | | |
| | SP3 | 0.847 | | | |
| Product Quality (PQ) | PQ1 | 0.847 | 0.843 | 0.905 | 0.761 |
| | PQ2 | 0.886 | | | |
| | PQ3 | 0.883 | | | |
| Online Reviews and Ratings (RR) | RR1 | 0.922 | 0.911 | 0.944 | 0.848 |
| | RR2 | 0.940 | | | |
| | RR3 | 0.901 | | | |
| Delivery Service (DS) | DS1 | 0.864 | 0.831 | 0.899 | 0.747 |
| | DS2 | 0.874 | | | |
| | DS3 | 0.855 | | | |

| | | | | | |
|---|-----|-------|-------|-------|-------|
| Ease of Return and Exchange (RE) | RE1 | 0.874 | 0.870 | 0.921 | 0.794 |
| | RE2 | 0.917 | | | |
| | RE3 | 0.883 | | | |
| Coupon Offer (CO) | CO1 | 0.928 | 0.924 | 0.952 | 0.868 |
| | CO2 | 0.936 | | | |
| | CO3 | 0.930 | | | |
| Customer Satisfaction (CS) | CS1 | 0.887 | 0.902 | 0.939 | 0.837 |
| | CS2 | 0.927 | | | |
| | CS3 | 0.930 | | | |
| Customer Loyalty (CL) | CL1 | 0.864 | 0.814 | 0.889 | 0.727 |
| | CL2 | 0.827 | | | |
| | CL3 | 0.867 | | | |

Source: Author's own compilation based on primary data

The results of factor loadings, Cronbach Alpha (CA), Construct Reliability (CR) and Average Variance Extracted (AVE) are demonstrated in *Table 4.8*. The factor loadings ranged from 0.827 to 0.940. All the factor loadings were more than 0.70. The Cronbach's Alpha for each construct should exceed 0.70. The adequate values of Cronbach's Alpha for internal consistency are between 0.814 and 0.924. The Composite Reliability scores for each construct should exceed 0.70. The results shows CR of constructs ranging from 0.889 to 0.952. The AVE value for every construct should be above 0.50. All the AVE constructs exceeded the 0.50 cut-off and ranged from 0.741 to 0.868.

The outer loadings, CA, CR and AVE values are above the expected threshold factor loadings is (.70), CA is (>0.70) CR is (>0.70), while (>0.50) for AVE. (Peter Ansu- Mensah, 2021).

4.4.2 Discriminant validity

Table 4.9 Fornell–Larcker criterion

| Constructs | CL | CO | CS | DS | PQ | RE | RR | SP | WD |
|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| CL | 0.853 | | | | | | | | |
| CO | 0.637 | 0.931 | | | | | | | |
| CS | 0.751 | 0.640 | 0.915 | | | | | | |
| DS | 0.621 | 0.537 | 0.764 | 0.864 | | | | | |
| PQ | 0.620 | 0.584 | 0.694 | 0.675 | 0.873 | | | | |
| RE | 0.639 | 0.660 | 0.714 | 0.708 | 0.681 | 0.891 | | | |
| RR | 0.625 | 0.617 | 0.604 | 0.572 | 0.621 | 0.705 | 0.921 | | |
| SP | 0.526 | 0.434 | 0.655 | 0.641 | 0.549 | 0.596 | 0.524 | 0.861 | |
| WD | 0.652 | 0.607 | 0.726 | 0.657 | 0.660 | 0.686 | 0.636 | 0.647 | 0.863 |

Source: Author's own compilation based on primary data

To assess the discriminant validity, the Fornell–Larcker criteria of comparing square root of Average Variance Extracted (AVE) with the constructs' correlations was used. According to this criterion, the square root of the average variance extracted by a construct must be greater than the correlation between the construct and any other construct (Mohammadi et al., 2019). Once this condition is satisfied, discriminant validity is established. The AVE square roots of the entire constructs in the *Table 4.9* were beyond the squared correlations among the constructs, and this indicates satisfactory discriminant validity. This is because all the items loaded strongly on their own than others. *Table 4.9* displays the highlighted AVE square roots in a diagonal way.

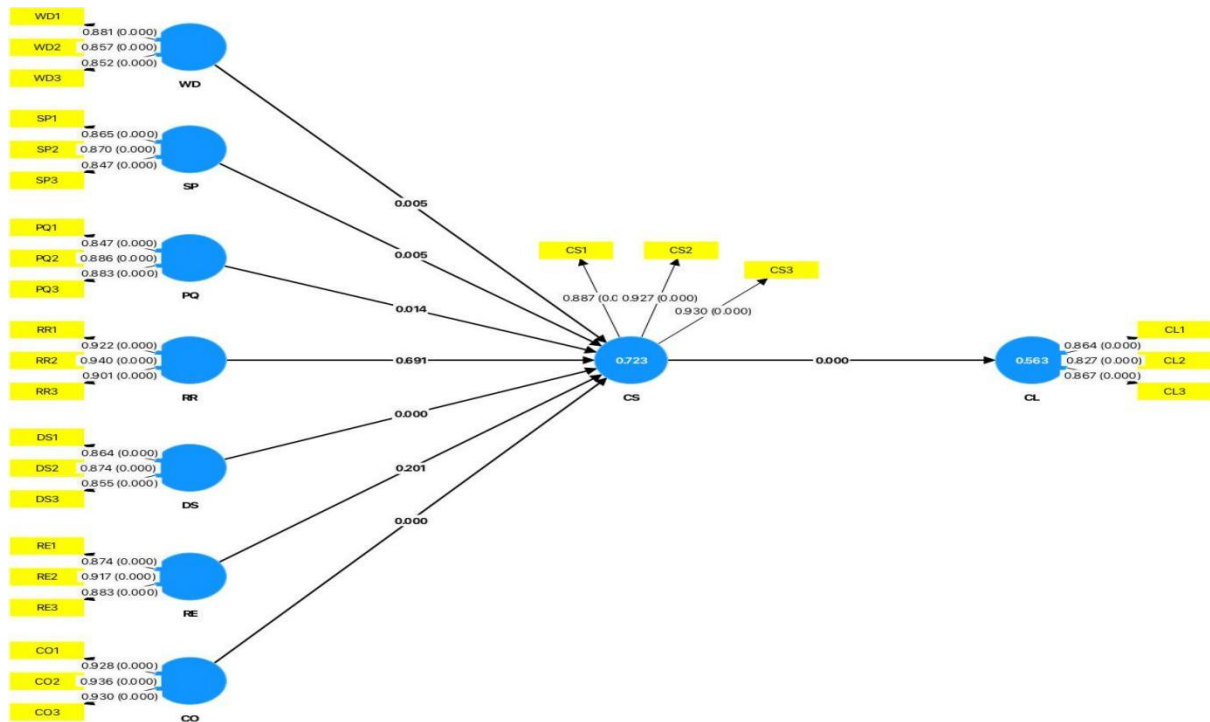
4.4.3 Variance Inflation Factors

Table 4.10 Multicollinearity (Inner VIF) results

| | VIF |
|----------|-------|
| CO -> CS | 2.07 |
| CS -> CL | 1 |
| DS -> CS | 2.657 |
| PQ -> CS | 2.45 |
| RE -> CS | 3.249 |
| RR -> CS | 2.358 |
| SP -> CS | 2.056 |
| WD -> CS | 2.717 |

Source: Author's own compilation based on primary data

The Variance Inflation Factor (VIF) for the predictor variables ranged between 1.000 and 2.235, and this fell within the acceptable range. VIF values less than 5.0 mean no multicollinearity issue. Thus, in this study multicollinearity was not a concern.



Source: Author's own compilation based on primary data

Figure 4.1 Tested Research Model

4.5 Assessment of Structural model

The second aspect of PLS-SEM was to build and assess the structural model (SM). In brief, this model examines the proposed causal relationships between the dependent construct and the independent constructs and serving as the basis model to test the hypotheses in this study. To assess the structural model, the algorithms and bootstraps were re-calculated. The r-square, standard deviations, the t-values, the p-values and the path coefficient were all completed, and these results are subsequently presented in *Tables 4.11 and 4.12* respectively. The estimated t-statistics values and p-values are used to assess the structural paths.

4.5.1 R² Results

Table 4.11 R² Results

| Dependent variable | R-square | R-square adjusted |
|---------------------------|-----------------|--------------------------|
| CL | 0.563 | 0.562 |
| CS | 0.723 | 0.716 |

Source: Author's own compilation based on primary data

The R², or coefficient of determination, measures how well a model can predict outcomes. R² shows how good their model is. It ranges from 0 to 1, with higher values indicating better prediction. An 0.75 or higher is seen as significant, 0.50 is moderate, and 0.25 is low. (Baig et al,2018) The R² revealed the variance in the dependent variable is explained by the independent variables. In table 4, the variance in the dependent variable (Customer Loyalty-CL) is explained by independent variable (Customer Satisfaction-CS). The R² value of dependent variable, (CL) 56.3%, it means that 56.3% of variability in the dependent variable (CL) is explained by the independent variable (CS) in the model. The variance in the dependent variable (Customer Satisfaction-CS) is explained by seven independent variables (Website Design-, Security Perception, Product Quality, Delivery Service, Online Reviews and Ratings, Ease of Return and Exchange, Coupon Offers). The R² value of dependent variable, (CS) 72.3%, it means that 72.3% of variability in the dependent variable (CS) is explained by the independent variable in the model. So we can say that the model having moderate predictive power.

4.5.2 Path Coefficient Results of Structural Model

Table 4.12 Hypotheses Testing Summary

| Hypothesis | Path coefficients | SD | T statistics | P values | Results |
|---------------------|-------------------|-------|--------------|----------|---------------|
| H1: WD -> CS | 0.187 | 0.066 | 2.842 | 0.005 | Supported |
| H2: SP -> CS | 0.142 | 0.050 | 2.811 | 0.005 | Supported |
| H3: PQ -> CS | 0.129 | 0.052 | 2.461 | 0.014 | Supported |
| H4: RR -> CS | -0.021 | 0.052 | 0.398 | 0.691 | Not Supported |
| H5: DS -> CS | 0.322 | 0.059 | 5.470 | 0.000 | Supported |
| H6: RE -> CS | 0.086 | 0.067 | 1.279 | 0.201 | Not Supported |
| H7: CO -> CS | 0.173 | 0.048 | 3.602 | 0.000 | Supported |
| H8: CS -> CL | 0.751 | 0.033 | 23.071 | 0.000 | Supported |

Source: Author's own compilation based on primary data

Table 4.12 presents the statistical outcome obtained through the bootstrapping procedure of PLS. When the t-statistics is less than 1.96 and the p-value is greater than 0.05 (Peter Ansu-Mensah, 2021) then that particular hypothesis is not statistically significant. Based on the above criteria, the statistical findings support hypothesis H1, H2, H3, H5, H7, H8 and reject hypothesis H4, H6. This indicates that the Website Design (WD), Security Perception (SP), Product Quality (PQ), Delivery Service (DS), Coupon Offer (CO) have a significant positive effect on Customer Satisfaction (CS) and Customer Satisfaction (CS) have a positive significant effect on Customer Loyalty (CL). On the other hand, Online Reviews and Ratings (RR), Ease of Return and Exchange (RE) do not have significant influence on Customer Satisfaction (CS).

The path coefficient from customer satisfaction to Customer Loyalty shows strongest relationship of 0.751, this shows that keeping customers happy and satisfied is crucial for maintaining their loyalty.

CHAPTER 5: CONCLUSION AND IMPLICATIONS

5.1 Conclusions

The above research displays the relationship between the factors which influences customer satisfaction among online shoppers in Goa and also examines their relationship between Customer Satisfaction and Customer Loyalty. The results reveal significant positive relationship between the Website Design (WD), Security Perception (SP), Product Quality (PQ), Delivery Service (DS), Coupon Offer (CO) have a significant positive effect on Customer Satisfaction (CS) and Customer Satisfaction (CS) on Customer Loyalty (CL). This implies that, a well-designed, an intuitive and an aesthetically pleasing Website Design enhances user experience and Customer Satisfaction. Security Perception foster trust and confidence among online shoppers. Customer trust the website when they feel that their personal and financial information is protected. Product Quality has a prevalent influence on customer purchase decision. When the Product Quality meets or exceeds customer expectation it will eventually lead to a positive customer experience. The efficient and effective Delivery Service which includes customer value prompt, timely delivery, ensuring good are in good condition and other, increases overall Customer Satisfaction. The Coupon Offers provide value added benefits to the customers such as discount, free shipping, special deals and this serve as incentives for customers to make purchase and contribute to overall shopping experience. Based on the results of above study, it is found that Customer Satisfaction has positive impact on e-loyalty. Customer Satisfaction plays important role in fostering Customer Loyalty. In other word, the more satisfied the customers feel the more loyal they become.

On the other hand, the results indicate that the Online Reviews and Ratings (RR), Ease of Return and Exchange (RE) do not have significant influence on Customer Satisfaction (CS). Customers do not heavily rely on Online Reviews and Ratings if they perceive them to be biased or untrustworthy. They do not consider them as reliable indicator of Product Quality. A complicated return and exchange process negatively impact customers, when return policies are unclear and inconvenient the customers hesitate to make transaction, fearing post purchase issue.

5.2 Managerial Implication

This research emphasizes the importance of the Website Design (WD), Security Perception (SP), Product Quality (PQ), Delivery Service (DS), Coupon Offer (CO) and Customer

Satisfaction (CS) in building Customer Loyalty (CL) among shoppers in Goa. By focusing on allocating more resources to ensure user-friendly Website Design and prioritize implementing robust security measures to foster the trust and confidence among online shoppers. Emphasis on maintaining high Product Quality standard and provide efficient Delivery Service. Strategic use of Coupon Offer will positively contribute to Customer Satisfaction, loyalty and repeat purchase. Improving above factors will help online retailers to increase the Customer Satisfaction level, as these factors play a significant role in influencing Customer Loyalty.

The study suggests that while elements like Online Reviews and Ratings (RR), Ease of Return and Exchange (RE) may not have a big impact on Customers Satisfaction (CS). But the efforts should be made to ensure genuine, unbiased reviews and simplify and streamline the return and exchange process to minimize barriers to customers. Businesses should prioritize what truly makes customers happy, pleasing websites, secure website. High Product Quality, timely delivery, attractive offers for achieving satisfaction of the customers and to build loyalty and ensure repeat purchases. Ultimately, providing a positive overall shopping experience for the customers is key to retaining customers and driving long-term success.

5.3 Limitation and Future Research

The study, has several limitations. First, the sample size in this study is small. Therefore, the results might be less valid. Second, the study might be in a specific context. Most of the respondents were from North Goa. Therefore, it is necessary to increase the sample and collect more data in different provinces in Goa. Third, in collecting the data, most of respondents are students, who do not earn income of their own. Additionally, a comparative analysis may be possible on cross-country or cross-regional basis to see the cultural differences between the online shoppers. The future researcher can focus on adding mediators like gender and age to see if there is significant difference exist with regard to female and male respondents and respondents belonging to different age group. Also adding more variables to increase the predictive power and also because there are still many factors that affect Customer Satisfaction and Customer Loyalty.

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Appendix I

Questionnaire

Greetings to one and all. As a part of my Dissertation work in the MCOM course, conducting survey on 'Understanding E-loyalty of customers towards the online shopping websites in Goa'. Please do co-operate with me in the survey by giving your responses. I promise that your response will be kept confidential and used only for academic purpose.

1. When do you do online shopping (motivation)?

- ☐ At leisure
- ☐ During offer / promotion
- ☐ On need
- ☐ Mood/ desire
- ☐ Regularly

2. What type of product do you purchase on shopping websites?

- ☐ Clothing and accessories
- ☐ Electronics
- ☐ Books and media
- ☐ Beauty and personal care
- ☐ Groceries and food
- ☐ Home and kitchen appliances
- ☐ Furniture and home décor
- ☐ Other

3. which shopping websites you use to make purchases

- ☐ Amazon India
- ☐ Flipkart
- ☐ Myntra
- ☐ Ajio
- ☐ Nykaa
- ☐ Snapdeal
- ☐ TataCliq
- ☐ Limeroad

- ☐ Shopsy
- ☐ Myglamm
- ☐ Urbanic
- ☐ Bewakoof
- ☐ Snapdeal
- ☐ Meesho
- ☐ Jiomart
- ☐ Pepperfry
- ☐ Decathlon
- ☐ Purple
- ☐ Shopsy
- ☐ Other

4. How often do you purchase online (frequency)?

- ☐ Almost everyday
- ☐ Once a week.
- ☐ Once a month.
- ☐ Once in 6 months or more

5. Average amount in rupees spent for online shopping in the last 6 months?

- ☐ Less than 1000
- ☐ 1000 to 3000
- ☐ 3000 to 5000
- ☐ 5000 and above

6. How do you make the payments during online shopping (the preferred payment mode)?

- ☐ Credit card or debit card
- ☐ Cash on delivery
- ☐ Internet banking
- ☐ eWallets
- ☐ Other

Please tick✓ to the right of each item the best fits your level for agreement with your

shopping experiences of one website that you shopping usually, and 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree

| | Website design | 1 | 2 | 3 | 4 | 5 |
|----|---|---|---|---|---|---|
| 1. | The shopping website design is both visually appealing and user-friendly. | | | | | |
| 2. | The shopping website has simple, clear navigation. | | | | | |
| 3. | The design of the shopping website improves my general buying experience. | | | | | |
| | Security perception | 1 | 2 | 3 | 4 | 5 |
| 1. | I feel confident that my personal information is secure when making online purchases. | | | | | |
| 2. | The security measures on the shopping website (such SSL and secure payment gateways) are efficient. | | | | | |
| 3. | I trust that my financial data is safe from unauthorized access during online transactions. | | | | | |
| | Product quality | 1 | 2 | 3 | 4 | 5 |
| 1. | The products I receive from the online purchase consistently meet my expectations. | | | | | |
| 2. | The quality of products I buy online matches the description provided on the website. | | | | | |
| 3. | I am pleased with the overall quality of the products I have purchased online. | | | | | |
| | Online reviews and ratings | 1 | 2 | 3 | 4 | 5 |
| 1. | I consider online reviews and ratings when making purchasing decision. | | | | | |
| 2. | Online reviews and rating influence my perception of products value and quality. | | | | | |

| | | | | | | |
|-----------------------------|--|---|---|---|---|---|
| 3. | I find online reviews and ratings to be reliable indicator of product satisfaction. | | | | | |
| Order fulfilment | | 1 | 2 | 3 | 4 | 5 |
| 1. | My online orders are delivered within the promised timeframe. | | | | | |
| 2. | I am pleased with the packaging and condition of the product upon delivery. | | | | | |
| 3. | The accuracy of my online order in terms of quantity and specification is consistent | | | | | |
| Ease of return and exchange | | 1 | 2 | 3 | 4 | 5 |
| 1. | The process of returning or exchanging products purchased online is hassle -free. | | | | | |
| 2. | I feel confident that I can easily return or exchange products if needed. | | | | | |
| 3. | The shopping website provides clear instructions and policies for return and exchange. | | | | | |
| Coupon offer | | 1 | 2 | 3 | 4 | 5 |
| 1. | Coupon offer influence my decision to make purchase from specific online retailers. | | | | | |
| 2. | I find coupon offers to be valuable incentives for online shopping. | | | | | |
| 3. | I think that the coupon offers increase my overall enjoyment with online buying. | | | | | |
| Customer satisfaction | | 1 | 2 | 3 | 4 | 5 |
| 1. | I am pleased with the experience of purchasing products from this shopping website. | | | | | |

| | | | | | | |
|------------------|---|---|---|---|---|---|
| 2. | I think that I did the right decision in buying products from this shopping website. | | | | | |
| 3. | I am satisfied with my decision to purchase at this shopping website. | | | | | |
| Customer loyalty | | 1 | 2 | 3 | 4 | 5 |
| 1. | This shopping website is my first choice over other websites as I feel emotional connection with this shopping website. | | | | | |
| 2. | I would not switch to another shopping website. | | | | | |
| 3. | I recommend this shopping website to My friends and family. | | | | | |