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Factors Affecting Consumer Satisfaction and Customer Loyalty in Online Shopping

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A B S T R A C T

Purpose: This study is based on the context of online shopping concerning customer satisfaction that leads to customer loyalty. The success of every online business matters on the adoption of the right drivers that impact the post-purchase factors, purchasing factors that leads to re-purchase factors i.e., customer loyalty.

Design/Methodology/Approach: The total population of online shopping was unknown so a convenient sampling technique within Sialkot, Punjab, Pakistan was done. This research study examines different factors of online shopping individually (i.e., Security, Mode of payment, time, price, information availability, quality, website design) concerning customer satisfy action and customer loyalty.

Findings: Results show different factors have different impacts that also include insignificant results. Findings have a positive significant relation to customer satisfaction and customer loyalty.

Practical Implications: This research provides clear direction to customers about different factors of online shopping. As well as it gives managers a road map to provide the specific services in context with an online business to customers that will retain the customer satisfied and loyal.

Keywords: Customer Satisfaction, Customer Loyalty, Online Shopping.

1. INTRODUCTION

In terms of online buying, the customers have multiple opportunities to identify, consider, judge, evaluate and purchase. Now customers have two different options to precede their purchase, initially, the preference is to physically visit the marketplace or to move towards the online marketplace. No doubt, the adoption of strategy is important for the customers as it also depends on their purchase behavior (Vasić, Kilibarda, & Kaurin, 2019). In this behavior, the customers have different online shopping stores to compare, and to finalize their purchase. On the internet, the physical store also makes their presence through online stores to target those customers who preferred to purchase virtually (Garcia, Freire, Santos, & Andrade, 2020). It is about capturing customers' attention and also giving them before purchase and after purchase services. In the physical stores, the customers share their post-purchase behavior through words of mouth and other sides, in virtual purchase the customer give online review about the product (Khuong & Dai, 2016). From the seller's point of view, customer loyalty

is much important which indicates the repurchase behavior. It is quite imperative to understand the core and supplementary factors which involve in customer loyalty in online shopping (Khuong & Dai, 2016).

Initially, the information available at an online store subtract the physical contact, it also influences the customers if the relevant information is shared (Tandon & Kiran, 2019). If the customer has all the required product information, product graphics, and other components then customers will surely prefer the shop to purchase online (Tandon & Kiran, 2019). It is most important to provide the same product to the buyer otherwise customer satisfaction and customer loyalty level will be quite low (Garcia *et al*., 2020). In this condition, the customer will not prefer the online store to purchase again. Further, the return policy in online shopping matters a lot, in this the customer always prefers those websites which give them customer-friendly return policies (Vasić *et al*., 2019). In customer loyalty, the customers always are looking to seek a discount or loyalty-based discounts. In this, the customers prefer those websites which give them payment security, quick shipping, easy to pay, and reasonable prices (Lin, Wu, & Chang, 2011). In all, product quality matters a lot for the customers because they can't compromise on the quality of the product (Garcia *et al*., 2020).

The consumer satisfaction link with the purchases and such purchases depends on the multiple purchases through multiple websites. It is found that consumers' attitudes and beliefs regarding convenience and also security concerns have also an impact on their intentions to purchase through online websites (Jain & Sharma, 2020; Yuan, 2015). The pre-purchase behavior creates a purchase momentum that includes all the steps. In most purchase states, the consumer is likely to narrow down the choices to make a proper purchase selection within a smaller group of brands which are known as the evoked set (Ling, Chai, & Piew, 2010; Sin, Nor, & Al-Agaga, 2012). Customer loyalty decided the repurchase scenario. In this scenario, the loyalty might be moved forward in terms of words of mouth along with repurchase or kept within the paradigm of words of mouth (Khuong & Dai, 2016).

2. LITERATURE REVIEW & THEORETICAL FRAMEWORK

Consumer satisfaction is the ultimate result of meeting its expectations from the performance of the product. In this, most satisfied customers normally have the intention to move towards repurchase phrases if the certain product performance meets their expectations (Guo, Ling, & Liu, 2012; Parven, 2018; SHIPMAN, 2019). Consumer satisfaction can be influenced by diversified factors such factors should be identified as the determinants of consumer online buying satisfaction (Guo *et al*., 2012; Rivera-Galicia, 2021; Sauid[1], Ramlee, Mustakim, Mokhtar, & Ebrahim). The consumer satisfaction link with the purchases and such purchases depends on the multiple purchases through multiple websites. It is found that consumers' attitudes and beliefs regarding convenience and also security concerns have also an impact on their intentions to purchase through online websites (Jain & Sharma, 2020; Yuan, 2015). Further, (Garcia *et al*., 2020) had identified the determinants which could affect consumer satisfaction and behavior towards online shopping. It includes technology factors, also include security of payment, usability, basic site interference, privacy, shopping factors, also include convenience, trust, and its worthiness, delivery of the product, and others (Jain & Sharma, 2020; Parven, 2018; Tandon & Kiran, 2019).

Pre-Purchase Factor (Price, Information availability, Security)

In the consumer behavior literature, the pre-purchase behavior is the most important step which flows forward to post-purchase behavior. In this process, the pre-purchase behavior creates a purchase momentum that includes all the steps. In most purchase states, consumers are likely to narrow down the choices to make a proper purchase selection within a smaller group of brands which are known as the evoked set (Ling *et al*., 2010; Sin *et al*., 2012). Evoked set is a set of brands of a product that normally a buyer considered during making a specific brand choice (Smink, Frowijn, van Reijmersdal, van Noort, & Neijens, 2019). In brand

choice, the buyer focuses on the available information of the product which helps to compare and make purchase decisions (Smink *et al*., 2019). In the information phase, it is all about having product clear graphics, its price, the security of payment, delivery frame of time, and other charges (Tandon & Kiran, 2019). A careful customer always evaluates product feedback from the available sources and also tries to explore the authenticity of the product (Quan, Chi, Nhung, Ngan, & Phong, 2020). In an online purchase, the product reviews and ratings also matter along with the feedback which persuades a significant and positive association in terms of purchase intention (Zhang *et al*. 2014; Chan *et al*. 2014; Ashman *et al*. 2015; Krishen *et al*. 2016).

The online purchase scenario is defined by fierce competition, as the consumers have instant access to huge amounts of information, the height level of competition will further reduce consumer loyalty because consumers have multiple options to go with (Frederico, Teixeira, Ghani & Andrade, 2017). If the product information is incomplete, the customer might churn towards other websites (Gao & Li, 2019). Further, if the same product is listed by the competitor with a discount price, then might be consumers who have positive reviews in previous purchases might consider that discount offer (Qalati *et al*., 2021). Loyalty is structured with three key indicators, it includes repurchase intention, positive word of mouth, and loyalty (Goutam, 2020; Pratminingsih, Lipuringtyas, & Rimenta, 2013). According to (Goutam, 2020) added in their literature that customers' trust in services can lead towards a process of commitment and future intention to purchase.

H1 (a): Security has a positive effect on customer satisfaction for online shopping decisions.

H1 (b): Price has a positive effect on customer satisfaction for online shopping decisions.

H1 (c): Information availability has a positive effect on customer satisfaction for online shopping decisions.

Purchase Factor (Website quality, MOP, Time)

In the purchase process, the interference of the website is also a core feature. If the website interference isn't user friendly then the traffic on the site will be low in terms of potential customers (Vijay, Prashar, & Sahay, 2019). On the website, the seller must also include the shipping time along with the diversified mode of payment (Ashraf, Faisal, Jabbar, & Habib, 2019). In the payment mode, the consumer wants multiple modes of payment to conclude their buying. (Rao, Saleem, Saeed, & Haq, 2021) the show about the risk of buying is rising higher, it influences the notch of consumers about information of their buying, also either purchasing from the direct or indirect e-shop. (Tandon & Kiran, 2019) detailed that consumer judgment appears due to their experience stalwartly impacts on the satisfaction level. In the process of shipping products, the mode or courier of the shipping agency is also a matter of delivering the product to the accurate destination. In terms of duration, the time limit of delivery also matters a lot. (Goutam, 2020) indicated about loyalty which represents the strong relationship between brand and customer. In relation, the role of the seller is much important because it has to give much in terms of positioning the product (Goutam, 2020). Strong relation is manifested through an emotional link; also develop a slope of purchasing behavior.

H2 (a): Mode of payment (POD) has a positive effect on customer satisfaction during online shopping.

H2 (b): Website Design has a positive effect on customer satisfaction during online shopping.

H2 (c): Time has a positive effect on customer satisfaction during online shopping.

Post Purchase Factors (Reversal Logistics, Quality)

In the post-purchase factors, the core is about receiving feedback which also facilitates the potential buyers or fresh buyers who visit the site. On the other side, if the buyer wants to return the product, the post-purchase also concludes the return of logistics (Saleem & Ul Haq, 2021). In certain post-purchase behavior, the customer shares its satisfaction which depicts its level of loyalty for the particular brand or product (Quan *et al.*, 2020).

The post-purchase evaluation factors also include the degree of customer dissatisfaction, the core importance of the purchase, perceived benefit & cost analysis, personal characteristics, and other situational influences. Such factors explain all about the complaining behavior of the consumer (Wicaksono & Ishak, 2022). In terms of purchases, the quality factor is above all, consumer always draws a perception map of quality by judging the product through its graphics and available information. If the perceived quality of the product mismatches from the actual quality of the product then the behavior would be in two directions, (Li, Wen, & Sun, 2018) If actual quality is higher than perceived then it would be a high satisfaction mode period. Personal interactions can also increase consumers' confidence and certainly post-purchase satisfaction, such certain product attributes are more easily quantified in person during the actual mode of buying transaction. The dearth of personal interactions, and the certain disappointments if or sometimes occur when the product arrives at consumers' doorstep, may increase the propensity to complain (Garcia *et al.*, 2020; Khuong & Dai, 2016).

H3 (a): Reversal Logistics has a positive effect on customer satisfaction after online shopping.

H3 (b): Quality has a positive effect on customer satisfaction after online shopping.

Re Purchase Intension Factors (Customer Loyalty)

In the post-purchase factors, customer loyalty decided the repurchase scenario. In this scenario, the loyalty might be moving forward in terms of words of mouth along with repurchase or kept within the paradigm of words of mouth (Khuong & Dai, 2016). Words of mouth communication is a consumer-dominated marketing tunnel, which is considered to be more trustworthy, most credible, and dependable on critical consumers (Prahiawan, Juliana, & Purba, 2021). It can be more positively affect the different levels of cognition and lead to committed behavior (Garcia *et al.*, 2020; Goutam, 2020; Khuong & Dai, 2016; Pratminingsih *et al.*, 2013; Quan *et al.*, 2020; Vijay *et al.*, 2019).

Words of mouth credibility are suitable can be forming a high order in beliefs and cognition by many communicational exchanges, word of mouth potentially describe the nature of circumstances that happened. It is a continuous flow of information that moves horizontally and vertically within the all-social classes without any gap. It can be slow down or face distortion which such positive word of mouth meets with negative words of mouth. At this point, the positive and negative words of mouth are separated with critical thinking and analysis of certain situations. Electronic word of mouth is the most influential way to decrease consumers' perceived jeopardy. Explained electronic words of mouth can effectively strengthen brand knowledge, leading towards lower customer perceived risk of the certain product with decrease the happenings of being deceived (Engriani & Novaris, 2020).(Engriani & Novaris, 2020) risk attitude directly influences online repurchase intentions, identification of four types of risk which consist of natural disaster, physical risk, political risk and important one which is performance risk.

H4: Customer satisfaction has a positive effect on customer loyalty.
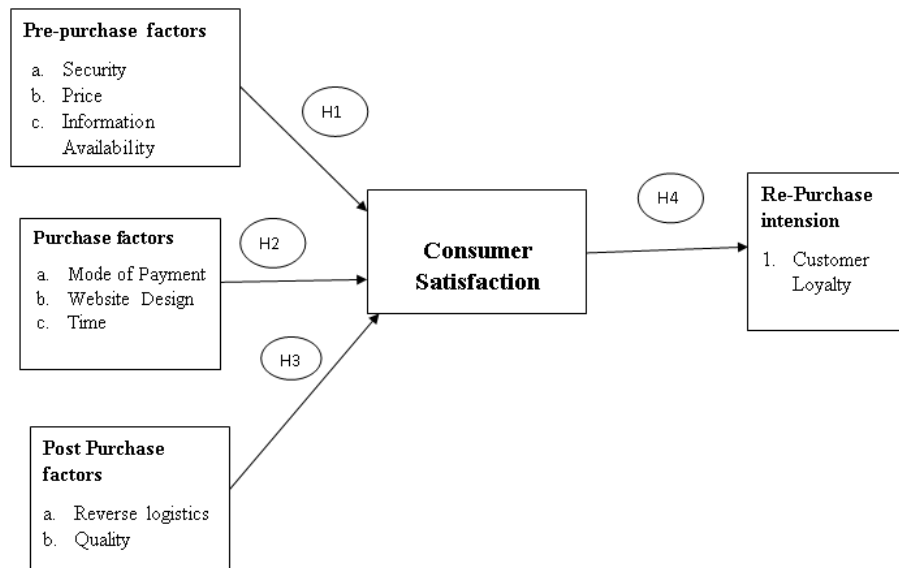
Theoretical Framework

3. RESEARCH DESIGN

Participants and Procedure

In research design, the research is about to analyze the relationship of impact between independent and dependent factors along with its operational destinations. It is a one-time cross-sectional study which is to collect data from individuals who were involved in online shopping and also involved in the feedback process. It is a quantitative study. The research will be move in a direction where conclude cause and effect relationship among the factors.

The data collection process will adopt the convenience sampling technique, also collect the data within the natural environment through an instrument that is designed. Inconvenience sampling, will get data into a regular format and analyze the data through statistical software. It is a non-probability sampling technique that was adopted to gather data from samples. In this research process, the sample size should be 348 as the population is unknown. A total of 362 responses were collected for our survey through Google survey form from which 30 were found with missing values of more than 3. During data cleaning 21 responses become deleted. Unengaged responses were a total of 21 that were found that become deleted. A set of responses of 319 was carried forward in our research for result analysis.

Measurement of Variables

To measure *Reversal logistics* we used an already build scale (Tandon, 2021) that has items like "I can return the defective product without any hassle". *The price value* was measured through the scale already build by (Venkatesh, Thong, & Xu, 2012) Items of measurement include; "Online products are reasonably priced". *POD mode of payment* (Tandon & Kiran, 2019) was used to measure through the items include; "I think POD is a reliable mode to payment". *Customer Satisfaction* is measured through (Tandon & Kiran, 2019) that includes items; "I am satisfied with my purchase". *Website design* (Wolfinbarger & Gilly, 2003) items include: "The layout of online retailing websites facilitates shopping". *Customer satisfaction* includes items like; "You feel Intention to recommend others for online shopping". Security and privacy were measured through (Wolfinbarger & Gilly, 2003). Time was measured through items like; "Online shopping is time spending" and so on. Different positive and negative aspect questions were used to check the engagement level of the reader.

4. RESULTS AND FINDINGS

Descriptive Statistics

Table 1. Demographics of Respondents

Age (years)	Number	%
Below 19	14	4.3
19-30	206	64.5
31-50	95	30
Above 50	4	1.2
Total	**319**	**100**
Gender	**Number**	**%**
Male	116	36
Female	203	64
Total	**319**	**100**

Table **1** shows the demographic characteristics of our survey respondents that have 64% male and 36% female respondents. The age factor also shows that there are maturities of people that are 206 from 319 are of 31-50 age range.

Measurement Tools

Data analysis was done in two steps. Firstly we check the data cleaning, reliability, validity, normality, and model fit. The second step was to check the p-value that shows the significance of our variables also the mediation relation of our model was constructed. To measure the reliability and validity of the instrument measured through Cronbach's Alpha. Discriminate value also checked through Average variance extracted. Complete result analysis has been done on SPSS and Smart PLS.

Table 2. Construct Reliability and Validity.

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Customer Loyalty (CL)	0.756	0.756	0.891	0.804
Customer Satisfaction (CS)	0.593	0.627	0.790	0.562
Information Availability (IA)	0.531	0.620	0.749	0.511
Mode of Payment (POD)	0.720	0.741	0.843	0.642
Price Value (PV)	0.754	0.774	0.858	0.669
Quality (QL)	0.712	0.782	0.836	0.635
Reversal Logistic (RL)	0.668	0.683	0.817	0.599
Security (SC)	0.771	0.800	0.867	0.686
Time (TM)	0.745	0.747	0.887	0.797
Website Design (WD)	0.767	0.771	0.865	0.681

The Chronbach's alpha value of more than 0.5 is sufficient to establish the reliability of the research data gathering tool (Field, 2009). All values are well above the desired level, which indicates the reliability of the

questionnaire. Customer loyalty shows 0.756 as Cronbach Alpha's value, 0.756 rho-A's value, composite reliability shows 0.891 and AVE shows .804 value which means the instrument was reliable for customer loyalty. All other results are also specified like this.

Discriminant Validity:

Table 2 (a). Fornell-Larcker Criterion.

	CL	CS	IV	POD	PV	QL	RL	SC	TM	WD
CL	0.896									
CS	0.546	0.750								
IV	0.519	0.541	0.715							
POD	0.260	0.513	0.299	0.801						
PV	0.369	0.494	0.401	0.325	0.818					
QL	0.540	0.600	0.557	0.232	0.442	0.797				
RL	0.367	0.429	0.414	0.287	0.349	0.529	0.774			
SC	-0.059	-0.051	0.104	0.144	-0.046	-0.033	0.065	0.828		
TM	0.369	0.441	0.304	0.415	0.316	0.272	0.194	0.058	0.893	
WD	0.475	0.397	0.364	0.368	0.313	0.392	0.259	0.030	0.547	0.825

Table **2** explains that the variables have discriminated attributes and do not affect the results of others. All starting values lie higher and others are all in between with that benchmark which is a very positive sign.

Table 3. Path Coefficient (Direct Effect).

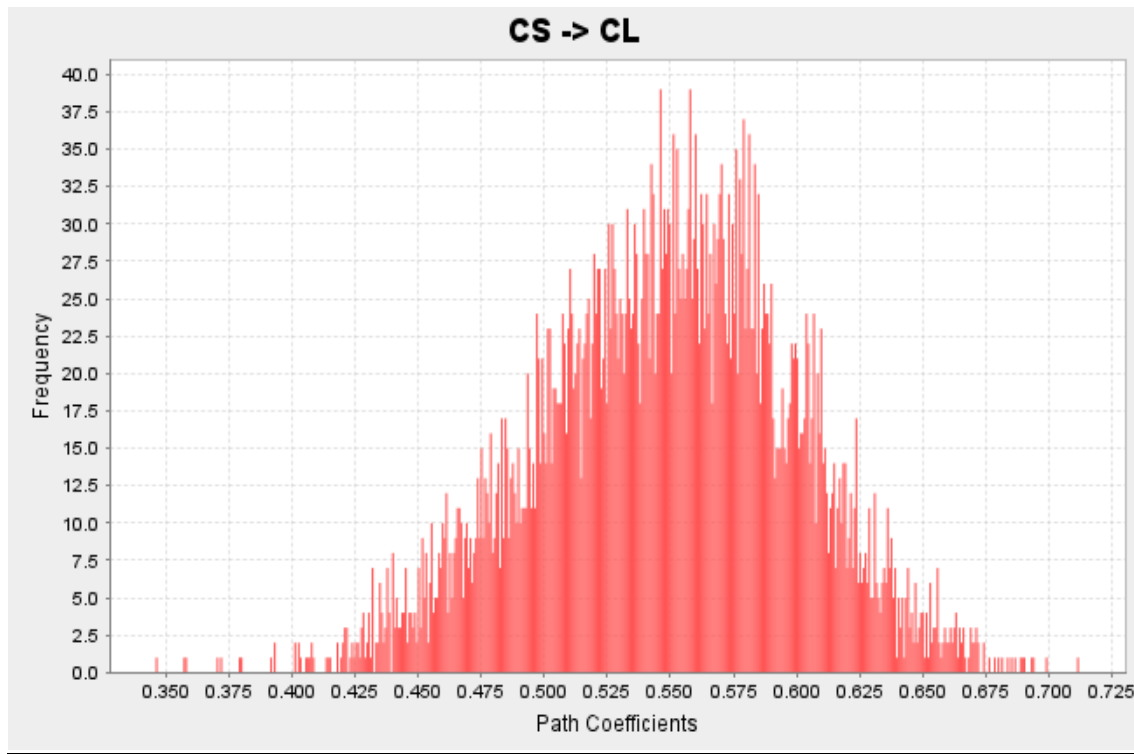|	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
CS -> CL	0.546	0.548	0.051	10.770	0.000
IV -> CS	0.184	0.183	0.054	3.383	0.001
POD -> CS	0.296	0.290	0.058	5.092	0.000
PV -> CS	0.127	0.129	0.052	2.417	0.016
QL -> CS	0.320	0.319	0.065	4.897	0.000
RL -> CS	0.041	0.042	0.046	0.888	0.374
SC -> CS	-0.107	-0.092	0.059	1.815	0.070
TM -> CS	0.152	0.146	0.051	2.985	0.003
WD -> CS	-0.034	-0.030	0.049	0.697	0.486

Figure 1.

Table 3 (a). Path Coefficient (Indirect Effect)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
IV -> CS -> CL	0.101	0.100	0.032	3.166	0.002
RL -> CS -> CL	0.022	0.023	0.025	0.875	0.381
TM -> CS -> CL	0.083	0.080	0.028	2.935	0.003
PV -> CS -> CL	0.069	0.070	0.029	2.427	0.015
QL -> CS -> CL	0.175	0.176	0.042	4.112	0.000
WD -> CS -> CL	-0.019	-0.016	0.027	0.694	0.487
POD -> CS -> CL	0.162	0.158	0.032	4.990	0.000
SC -> CS -> CL	-0.058	-0.051	0.033	1.760	0.078

P-value shows the significance of the variable that also proves our hypothesis is accepted or rejected. A p-value of a variable is to show the significance level if the result is less than .05. Table 3 has shown the value of .000 in relation to customer satisfaction and customer loyalty which means the hypothesis as we proposed become proved accepted. The security factor of online shopping shows a negatively insignificant relation with customer satisfaction. Reversal logistics are also shown as insignificant in relation to online shopping and customer satisfaction. Hypothesis H1(a), H2(b), and H3(a) are insignificant in relation to customer satisfaction. Our latent variable of dependent of our model proved accepted.

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	175.228	1	175.228	130.858	.000[b]
1 Residual	424.484	317	1.339		
1 Total	599.712	318			
a. Dependent Variable: CL					
b. Predictors: (Constant), CS					

Collinearity Diagnostics[a]					
Model	Dimension	Eigen value	Condition Index	Variance Proportions	
				(Constant)	CS
1	1	1.975	1.000	.01	.01
1	2	.025	8.852	.99	.99
a. Dependent Variable: CL					
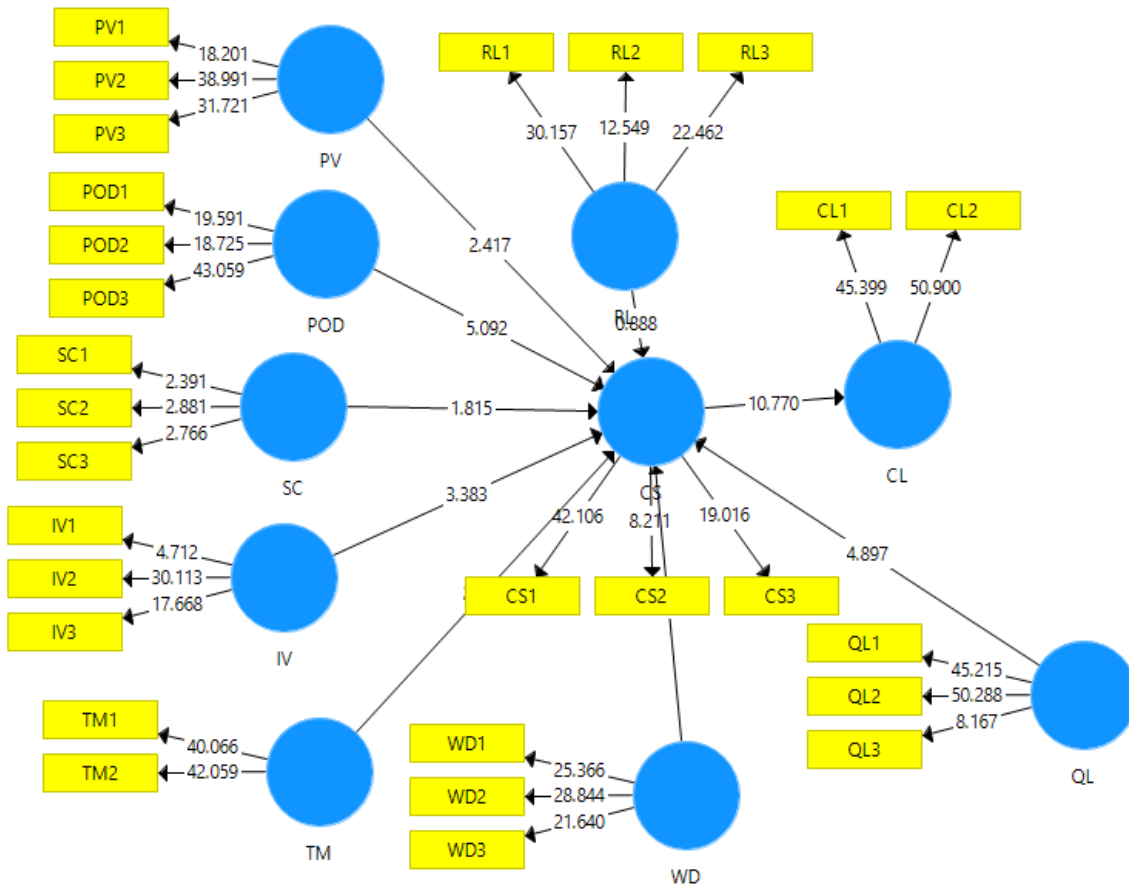
Hypothesis Analysis

Hypothesis	Results	Significance
H1 (a): *Security has a positive effect on customer satisfaction for online shopping decisions.*	Rejected	Insignificant
H1 (b): *Price has a positive effect on customer satisfaction for online shopping decisions.*	Accepted	Significant
H1 (c): *Information availability has a positive effect on customer satisfaction for online shopping decisions.*	Accepted	Significant
H2 (a): *Mode of payment (POD) has a positive effect on customer satisfaction during online shopping.*	Accepted	Significant
H2 (b): *Website Design has a positive effect on customer satisfaction during online shopping.*	Rejected	Insignificant
H2 (c): *Time has a positive effect on customer satisfaction during online shopping.*	Accepted	Significant
H3 (a): *Reversal Logistics has a positive effect on customer satisfaction after online shopping.*	Rejected	Insignificant
H3 (b): *Quality has a positive effect on customer satisfaction after online shopping.*	Accepted	Significant
H4: *Customer satisfaction has a positive effect on customer loyalty.*	Accepted	Significant

5. DISCUSSION

Our research model shows the hypothesized factors of online shopping with respect to customer satisfaction and customer loyalty. Hypothesized factors of online shopping with respect to Price Value, Quality, Time, Website Design, Information Availability, Reversal Logistics, POD mode of payment, security in relation to customer satisfaction has already been proved by different researchers (Gupta, Kiran, & Sharma, 2020; Tandon & Kiran, 2019; Yuan, 2015). However, our results showed insignificant with customer satisfaction and factors like security, reversal logistics, and website design that is also proved by different researchers (Baptista & Oliveira, 2015; Javadi, Dolatabadi, Nourbakhsh, Poursaeedi, & Asadollahi, 2012; Tandon & Kiran, 2019; Tarhini, Alalwan, Al-Qirim, & Algharabat, 2018; Venkatesh *et al*., 2012). These findings are supported in the studies of (Duffett, 2015; HA, NGUYEN, PHAM, & NGUYEN, 2021; Muda, Mohd, & Hassan, 2016; Tandon & Kiran, 2019)

The latest research in different countries also shows the same significant relationships between factors of shopping like price and information availability had proved strong in relation to online shopping and customer satisfaction (Tzeng, Ertz, Jo, & Sarigöllü, 2021). Previous studies have evidenced that service variety; response time, order visibility, and returnability have significant influences on online shopping customer satisfaction (Wahab & Khong, 2019).

Driver's ad barriers of research have also shown the contextual responses with respect to the adult population and customer satisfaction (Lian & Yen, 2014)

6. CONCLUSION

Online shopping is now an emerging trend for everyone due to globalization and more because of Covid-19. The trend of purchasing becomes shortened and that caused to increase in the focus on drivers of online shopping for all managers of e-commerce business. Our research studies the factors of post purchasing and pre-purchasing that lead to customer satisfaction and that create re-purchase intension in the mood of customer loyalty. Some factors like information availability, price, time, and mode of payment POD have shown significant results. Customer satisfaction has proven to impact significantly on customer loyalty. Different analysis tools were used that also show the significance level of this research data.

Managerial Implications, Limitations, and Future Research Direction

This research provides clear direction to customers about different factors of online shopping. As well as it gives managers a road map to provide the specific services in context with an online business to customers that will retain the customer satisfied and loyal. This study was done within one region of Punjab i.e., Sialkot further studies should evaluate this model in different regions also. Due to time, constrain, data was not collected with a large sample also respondents was not that easily available. Thus, a large size of sample may use in future research. This study was cross-sectional, in the future longitudinal studies may also be performed in this model.

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