

## E – Retailing Attributes with Consumer Satisfaction, Trust and Repurchase Intension

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**Abstract:** Being a key difference in a competitive market, consumer satisfaction and trust has come to be the fundamental part of business strategy. E-Retailing is becoming increasingly significant in establishing a new pattern of consumers shopping. The degree to which a retailer values its customers can have a big influence. To delight and keep customers, retailers must first understand their demands and lay the groundwork for an integrated and personalised experience. Additionally, when e- retailers have loyal customers, it benefits from free and very effective, optimistic word-of-mouth advertising. Hence, it is essential for retailers to adequately create consumer happiness which leads to repurchase intension. E- Retailers require reliable and accurate satisfaction indicators for this. As a result, retailers must recognize the expectations of customers in order to generate income and face market obstacles. The research was carried out using an internet-based questionnaire among respondents. To determine E- retailing attributes with consumer satisfaction and trust. The study was carried about among 206 online shopper and analysis such as percentage, descriptive statistics, Confirmatory factor analysis and SEM analysis. According to the study, there is a strong correlation between E-retailing qualities and consumer satisfaction, trust, and intent to repurchase.

**Keywords:** Online shopping, Consumer Satisfaction, Trust, Repurchase intension.

### INTRODUCTION

Electronic retailing is crucial to a country's economic development. Internet use has rapidly increased in recent years, and it is now a popular means of transferring information, goods, and services. (Albarq, 2006). The act of buying goods and services online with the help of apps or website is known as online shopping, Gerpott., et al., (2001). The capacity to save endeavor and time is one of the primary elements influencing the growth of online purchasing, Tarhini et al., (2021). Customers feel more comfortable shopping online because of its convenience. Due to the convenience of online purchasing, consumers can avoid standing in line for an extended period of time. The growth of online businesses as opposed to more traditional channels like department shops is another benefit of internet-based technologies. (Zhuang & Babin, 2015). Technology improvements in network, data processing, multimedia, and electronic commerce have amplified retailer opposition and opened up latest opportunities for e-tailers. An online transaction starts when a seller lists products for sale, consumers articulate interest, examine the items' prices, features, and delivery mode, buy the things they desire, and proceed to the checkout page (Ribadu & Rahman, 2019). Consumers are increasingly turning to

online shopping as a way to make purchases, do product research, or simply just unwind. According to Koo et al., the entire relationship between marketers and their clients is shifting as a result of online shopping environments, (Koo et al., 2008). The importance of e-commerce in evaluating how well online sellers can use cutting-edge technology to provide user satisfaction is demonstrated by the fact that adapting products to particular consumer groups and niche markets increases internet shopping gross margins and reduces the costs for consumers to obtain up-to-date information, (Gupta et al., 2020).

The current studies literature aims to quantify the variables influencing consumer satisfaction towards E- retailing such as Website design, information quality, security, Product choice, Customer Support, Delivery and payment mode (Reibstein (2002); Cho and park (2001); Chen and Dubinsky, 2003; Lee and Joshi (2006); Zhang et al. (2006); Jianchi & Xiaohong (2009); Nikhashemi et al., (2013); Rahman et al., (2017); Oliveira et al., (2019); Vasic et al., 2019). According to a survey by the Indian Brand Equity Foundation (2022), the country's e-commerce market is predicted to increase from US\$ 46.20 billion in 2020 to US\$ 111.40 billion in 2025, with a compound annual growth rate (CAGR) of 19.24%. The two industries most likely to contribute to incremental growth are groceries and clothing/apparel. India boasts the highest data usage worldwide with 14.1 GB usage per individual per month. India is anticipated to have 900

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million internet users by 2025, up from 622 million in 2020. By 2025, the Indian government hopes to have a trillion-dollar online economy. A clear and deliberate approach must be made to understand the elements of online buying that affect the growth of consumer satisfaction towards E-retailing in India to attain the financial goal of the country.

Internet shopping is one of the most fascinating aspects of any business and is incredibly convenient. Consumers use a larger internet platform for healthy contact as a result of the rapid expansion and increasing prevalence of e-commerce businesses in India. (Lal, 2004). Modern website technology forces e-retailers to go beyond simply displaying product information by emphasizing a positive shopping experience that is crucial for the long-term customer relationship (i.e., easy access, quality of information, website design, privacy, etc.), Sharma & Aggarwal, (2019); Bruschi et al., (2019). The Internet can streamline transactions and expedite information searches (Bilgihan, 2016). To investigate the moderating impact of online buying experiences affects purchasing decision in the Indian E-commerce business.

Retailers are committing time and resources to the development of new Internet business models in order to fulfill shopper expectations and generate money through a variety of channels. Before committing to a purchase, online consumers use a seller's website to browse the pages and look for pertinent product information, Chawla & Pandey (2018). When making purchases online, people seek out pleasure, amusement, relaxation, and fun, according to Alavi et al., (2016). Before choosing the lowest tolerable competing price when purchasing and comparing costs from several online merchants, shoppers look for modern goods, fashionable trends, and a selection of products (Pandey et al., 2019), Jianchi and Xiaohong (2009), found that five factors have a optimistic effect on consumer satisfaction towards e-retailing such as website's design, the services offered to users, the information quality on the site, as well as its intelligence and security. Information quality (accuracy, format, timeliness and content) and system quality (response time, mobility, usability, and security) are the key factors for customer satisfaction with respect to online shopping, according to Cheung & Lee (2005) research framework. They also suggest service quality as a third key dimension (responsiveness, assurance and empathy). According to Shih's (2004) research, website security has a considerable and advantageous impact on users' willingness to embrace online delivery and it is accounted for 26.5% of the difference in consumer' palatability of online delivery.

Especially, an appropriate with essential technique for generating consumer satisfaction is to create and maintain it through its antecedents. E-Retailers who comprehend the elements influencing consumer satisfaction and their decision to shop online assist their companies in benchmarking and directing future improvements. According to online marketing research, consumers choose to shop online because of advantages such as the availability of a product selection, Ease of ordering, on-time delivery, customer service and privacy policy, Reibstein (2002). These factors significantly increase website satisfaction (Tzeng et al., 2020).

This research aims at measuring both the product/service choice and delivery in India's online retail environment. The

study examines factors influencing consumer satisfaction towards E-Retailing. The study constructs and investigates a conceptual model that takes into account factors including website design, information quality, security, product choice, customer support and payment & delivery as antecedents of consumer satisfaction toward E-Retailing. By speculating on how Indian consumers' online purchasing behaviours are influenced by their shopping experiences In the context of modern society, the study's conclusions are intended to enhance the management implications of online shopping.

### **Consumer Satisfaction on E-Retailing**

Consumer satisfaction is the term used to describe a consumer's emotional response to the evaluation of a product they have used. When comparing a product's performance or outcomes to the performance or anticipated results, Kotler and Keller (2012) assert that a person's satisfaction is a feeling of happiness or disappointment. If the performance is substandard, the customer becomes unhappy. If the performance lives up to or surpasses the customer's expectations, they will be exceedingly happy or satisfied. The notion that a product or service has met expectations is referred to as consumer satisfaction. Customers won't be satisfied as a result if they feel that their expectations were met H. Alzoubi et al.,(2020). "Client satisfaction" refers to being pleased with a good or service that an online store offers. It is an emotional response to how effectively a product or service functions (Shankar et al., 2003). In e-retailing, customer satisfaction refers to how happy a customer is with their overall experience with a business. Customer satisfaction is crucial in the evaluation cycle of a patron's use of a item for consumption, service, or purchasing cycle, and it is therefore useful in obtaining consumer feedback over a long term (Gronroos, 1991). In order for any business model, whether traditional or online, to be successful, customer satisfaction is a current concern (Hu, 2014). Paola (2013) states, that providing the customers with what they need or want in a precise manner is what is meant by "customer satisfaction" for users or ultimate consumers of businesses' products and services. In other words, the input and output must yield an outcome that matches the customers' expectations. It mostly entails satisfying their wants and tastes. Customer satisfaction specifically refers to exceeding consumers' expectations and should be a continuous, assessed process for a business to be accepted and survive. Providing exceptional customer service can boost customers' likelihood to make additional acquisitions of goods or services and decrease their inclination to shift their consumption. As a result, E-retailing organisations are more focused on figuring out how to raise online customer satisfaction in order to hold present consumers and encourage them to make additional transactions (Liu & Zhang, 2016). Online retailers undertake empirical investigation through the creation and ongoing refinement of the assessment indicator system of E-commerce websites to meet the genuine requirements of consumers, enhancing consumer satisfaction, and raising the competitive edge of the website, in order to successfully address the aforementioned problems and provide new opportunities for improvement (Zhao, 2018). With a special objective to control the growth and components of the overall sector in a chaotic e-business environment, Due to the importance of customer loyalty, online businesses must learn

how to satisfy customers for establishing the lengthy customer ties (Biswas, Nusari, & Ghosh, 2019). Companies maintain customer satisfaction through requesting input from customers, interviewing customers, and reviewing online comments.

## REVIEW OF LITERATURE

Indian social commerce has the potential to develop to US \$ 16–20 billion in FY 25 and is anticipated to attain 111 billion US dollar by 2024 and US \$ 200 billion by 2026, as per the report of the Indian Brand Equity Foundation published in 2022. The Indian E-Commerce market is projected to rise by 21.5% in 2022 to attain \$74.8 billion, and is anticipated to reach billion by 2030. According to the Forrester report, a number of variables, including a sizable development opportunity driven by international investments, a growing online customer base, and shifting consumer behaviour, would contribute to the future expansion of online retail in India. Online sales in India made up 3.6% of all retail sales in 2020. By 2025, it is anticipated that this would increase to 6%. According to Forrester's E-Commerce Readiness Index 2020, India is a significant and growing online retail market. For the e-retail market to develop more quickly, a thorough understanding of Indian online shopping habits is needed.

The effects and antecedents of consumer satisfaction in online retail stores have been studied by Duke Hyun Choi, Soung Hie Kim and Sang-Il Kim, (2000). The researchers discovered that system performance significantly influences customer satisfaction, loyalty, and tolerance. The authors concluded by stating that customer relationships and satisfaction have a mediating effect on customers' tolerance. Both objective and subjective interactivity have an impact on online shoppers' satisfaction and purchase inclinations, according to Dholakia and Zhao (2009). The terms "objective interactivity" and "subjective interaction" refer to the many forms of communication media available on a website. A prompt response reveals that online merchants care about their clients (Liljander, et., al., 2004), Interactivity, often known as get in touch with, refers to the capacity to get help over the phone or through online chatbots (Parasuraman, Zeithaml, and Malhotra, 2005), Customers, on the other hand, have difficulty choosing products because personal counselling is not accessible via the internet, according to Hansen and Jensen (2009), discouraging shoppers from acquiring the garments. The study continuous to examine online consumer buying behavior and found that online store assistance, item for consumption features, web site technology features, information description, and display of homepage, all have favourable correlations with online buying behaviour Ho and Wu (1999). Usability and web design are important factors in influencing customers' online purchase behaviour. Another aspect that influences clients' online shopping decisions and leads to customer satisfaction is the website's brand name. Shim et al. (2002). Customer satisfaction with online purchasing was shown to be influenced by three primary factors: variety, quick service, and lower pricing. The factors influencing online consumer contentment were examined in a study by Jayasubramanian et al. (2015).

While earlier researches used service quality perceptions as one of the distinguishing qualities of website features, Shar-

ma and Bahl (2018) used online design as a precursor of perceived quality service. These authors identified a positive correlation between online design, users trust in e-commerce, and perceived quality. A conceptual model of website feature was put forth by Lee et al. (2016), and it reflected four aspects of website quality: design, privacy, fulfillment/reliability, trust, security, and consumer service. According to the study's findings, consumers' inclinations to buy are significantly influenced by all facets of a website's desirability. Jie et al., (2015), study looked at consumer satisfaction and the choice of product shipping service options. The physical and soft facilities of product delivery should be considered when choosing essential selection criteria, according to the authors. Consumer satisfaction can be affected by the effectiveness of the online purchasing flow; hence increasing this effectiveness can raise customer satisfaction. Furthermore, it increases the impact of online purchasing performance in teams of service quality. The mediator process of quality of service in logistics clarifies the impact of online merchants on satisfaction of customers in the supply of logistical services. (Sun., et., al., 2016). In order to improve the interaction between online shops and delivery providers, they emphasize the importance of flexibility. The strongest possible consumer satisfaction should be the aim of online retailers. Few studies in the literature attempt to quantify product delivery and product variety. In this study, a conceptual model was constructed and put to the test to evaluate the effects of information quality, security, product choice, payment and delivery methods on online shopping attributes with consumer satisfaction, trust and repurchase intention.

## INFORMATION QUALITY AND CONSUMER SATISFACTION

When referring to the accuracy, appropriateness, timeliness, comprehensiveness, consistency, and appearance of the data provided on a webpage concerning goods and services, the term "information quality" is used (DeLone & McLean, 2003). Product information contains information on the product as well as user reviews and customer testimonials. Service information examples include frequently asked questions, advertisements, membership information, order and details regarding delivery etc., Tzeng et al., (2020). Buyers frequently look for reliable information about goods or services to aid in decision-making, whether they are purchasing in-person or online (Cyr, 2008); prospective customers online are especially watchful of the website's informative standards to aid in their decision-making. Kim et al., (2008). Consumers should examine the information's quality while evaluating the effects of website use, especially when researching goods and services before making an online purchase (Tzeng et al., 2020). Customers make selections based on insufficient information that may be erroneous when given no opportunity to see the actual items, putting them in danger or leaving them in the dark (C. Kim et al., 2008). Consumers' beliefs that making online purchases exposes them to losses brought on by the online stores, such as non-delivery of items and illegal use of personally identifiable information, are referred as "E-retail risk perception" (Fortes & Rita, 2016). Therefore, a well-designed website reduces an E-retailers efforts to provide post-purchase contentment. It

also helps customers browse and quickly find the pertinent, high-quality information and lowers their level of skepticism, Luo et al., (2012); Chen et al., (2013).

If a website's value as a source of information is not satisfactory to visitors, they will leave without making a purchase (Cyr, 2008). The study discovered that consumer satisfaction is significantly and favourably increased by websites with high-quality content, Szymanski et al., (2000); Sabote et al., (2012). The quality of information about the product has a greater impact on consumer happiness than the quality of service information, according to Park and Kim (2003). Trustworthy websites encourage repeat visitors. Only information of a high calibre has significant and immediate impact on consumer reliability, Wang et al. (2009). However, the accuracy of the data and the importance that users attach to company-sponsored online forums has a significant and considerable impact on customer trust. According to Al-Tit (2020), as long as the information is accurate and pertinent, the quality of the information offered on an online store symbolizes the aspect of an e-quality retailer that helps to foster customer loyalty. In light of these findings, the following theory is put out for the inquiry at hand:

Hypothesis 1: Consumer satisfaction with online retailing is significantly impacted by information quality.

## **PRODUCT CHOICE AND CONSUMER SATISFACTION**

A retail store's breadth or width of its product selection is referred to as "product diversity" (Chang, 2011). Product portfolio, product filtering, and well-known brands are examples of product attributes that are related to the calibre of the goods and services being marketed. Some of these elements include the enormous variety of goods and services that may be acquired both online and at physical stores (Rudansky-Kloppers, 2014).

Customers might not be aware of the various goods offered; instead, they depend on several indicators to assess product diversity, displays, and organisation, which could have an impact on how customers perceive the availability of products in physical stores (Broniarczyk et al., 1998). Instead of seeing all that is offered on one page, they view things through websites that have been filtered. Customers do not sight visual goods in a vacuum; rather, they consider other visual exhibit elements when forming their perceptions, Park et al., (2015). This emphasizes the significance of a wide product selection for an online retailer (Brusch et al., 2019). Chang (2011) proposed that in order to broaden the studies that have only looked at customer behaviour in brick-and-mortar businesses, researchers should concentrate explicitly on how individuals perceive product diversity in an online buying environment. Research indicates that consumer behavior is influenced by perceived product assortment rather than actual product availability (Kahn & Wansink, 2004).

Chang (2011) looked into how product variety affects consumer preferences and choices. He came to the conclusion that the product variety in an E- store influences perceived assortment because proper categorization makes it simpler and more enjoyable for customers to navigate the website,

which improves attitudes about the E- retail store and boosts the buying intention. However, the direction of this effect is debatable. The literature suggests that offering a larger variety of items boosts customer satisfaction because it raises the possibility that their tastes and the alternatives provided would match (Chang, 2011; Lancaster, 1990). The product portfolio of a speciality provider has a considerable impact on how satisfied its clients are, claim Bruschi et al. (2019). The following hypothesis is put up for the current inquiry in the context of these findings:

Hypothesis 2: Consumer satisfaction with online retailing is significantly impacted by product choice

## **PRIVACY AND CONSUMER SATISFACTION**

According to Gogus and Saygn (2019), "privacy concerns" are a person's perceptions of the dangers and potential drawbacks of disclosing private information. The phrase "Internet privacy concerns" has several different meanings. E-retailers connect them with concerns regarding the process of information collection in the first place, and the word alludes to the improper use of this data in the second (Roca et al., 2009). Users are concerned about data gathering, mistakes, unauthorised access, and secondary usage, among other organisational information privacy practises (Hwang & Kim, 2007).

Concerns about privacy relate to the protection of customer data that is gathered through their interactions with an online system (either knowingly or unknowingly), and that may have an impact on how the system is used (Kassim & Abdullah, 2008). The biggest barriers preventing end users from making online purchases include, in particular, challenges with communication, such as email use, and unauthorised use of consumers' personal information (Salo & Karjalainen, 2007). Kim et al., (2008), states online merchants must improve the level of privacy protection that consumers perceive as being provided to prevent unauthorised use or theft of the private data provided during an online transaction. According to Belanger et al. (2002), consumers are more inclined to reveal personal information online and make purchases when their sense of privacy is enhanced. This suggests that consumers' adoption of online retail services depends heavily on their perception of privacy (Roca et al., 2009). Consumer worries regarding online shopping and perceptions of risk are related to privacy. Customers perceive a greater danger of their personal information being used incorrectly if they believe the seller is unlikely to preserve their privacy, Kim et al., (2008). When website request for personal information, customers will refuse to provide it (Roca et al., 2009), and when they are dissatisfied with the information practices of the online merchant, they will sense a substantial unfairness, (Kim, S et al., 2004). According to Frías et al., (2012), Customers from societies with high levels of insecurity avoidance are much more satisfied when privacy is taken into account. Given these results, the following hypothesis is put forth for the current study:

Hypothesis 3: Consumer satisfaction with online retailing is significantly impacted by privacy.

Hypothesis 4: privacy positively affects trust towards E- retailing

## DELIVERY AND PAYMENT MODE AND CONSUMER SATISFACTION

Delivery pertains to actions that guarantee customers receive their orders and involves terms, order accuracy, and timing (Rita et al., 2019). Consumers view shipment cost parameters, delivery guarantees, and delivery times as vital pieces of information prior to completing an online purchase. (Blankson et al., 2010; Thomas et al., 2006). According to research on multichannel buying, consumers make decisions on what to buy based on a utility function. This utility function includes the acquisition utility (the benefits of enhanced quality product, discounts, and lower selling costs) and the transaction utility (the benefits of lower search costs, accessibility, and quick home shipment), Chu et al., (2012).

Speedier and frequent household deliveries boost the satisfaction of value that customers receive from their internet shopping, according to studies on the advantages of offering exceptional customer service in online shopping, such as open return policies and timely home delivery. (Raman, 2019); (Hult et al., 2019). The truth is that the aims of the underlying value proposition are all impacted by the product delivery (Lin et al., 2011). Regardless of the channel of purchase, customers feel at peace when they can trust a company's delivery (Hult et al., 2019), but quick delivery of goods/item is one of the top request that online consumer had towards online sellers, Raman, (2019). Shih (2004) observed a substantial and significant correlation between user acceptability of online delivery and individual views toward online buying. The timely delivery of goods and the effective completion of transactions are crucial factors in online consumer purchases (Raman, 2019). Therefore, e-retailers should ensure order correctness, prompt delivery, and optimum delivery conditions to give customers higher-than-average service quality (Rita et al., 2019). Delivery factors including anticipated timely delivery have a favorable impact on customer satisfaction, according to Bruschi et al (2019). Because of prompt and dependable delivery, customers are happier and more likely to make repeat purchases (Lin et al., 2011). When there are delays, consumer satisfaction declines. Customers are consequently more likely to feel anxious and dissatisfied the longer it takes for them to receive their product, Chou et al., (2015); Liu et al., (2008). According to Sarigollu et al., (2020), the logistics of returned item delivery shorten customer tolerance and foster resentment for online shopping. The following hypothesis is put up for the current inquiry in light of these findings:

Hypothesis 5: Consumer satisfaction with online retailing is significantly impacted by Delivery and payment mode.

Hypothesis 6: Trust towards online retailing is significantly impacted by Delivery and payment mode.

## TRUST AND CONSUMER SATISFACTION

Due to various rules and regulations of online websites and e-commerce, trust becomes more important than traditional business (Gefen & Straub, 2004). If online retailers have established the proper security environment, then it creates an increased level of trust (Turban, 2000).

Hypothesis 7: Consumer satisfaction positively affects trust towards E- retailing

## REPURCHASE INTENSION

Repurchase intent is defined as "the random possibility that a consumer or frequent customer would continue to buy a product from the same online seller" or "buying product/services from same business", Trivedi, (2019). The psychological propensity of customers is one of the main drivers of repeat purchases of goods or services. Ibsan (2016) contends that recurring purchases of the same product or service are a direct effect of what consumers do. Aghivirwiati et al. (2018) defined the repurchase intention as a promise made by a client after making a purchase of a good or service. Marketers and economists use the intent to purchase variable to predict consumer happiness and trust since their major objective is to ascertain consumers' purchasing intentions.

Hypothesis 8 (a): Consumer satisfaction positively affects repurchase intension towards E- retailing

Hypothesis 8 (b): Trust positively affects repurchase intension towards E- retailing.

## CONCEPTUAL FRAMEWORK

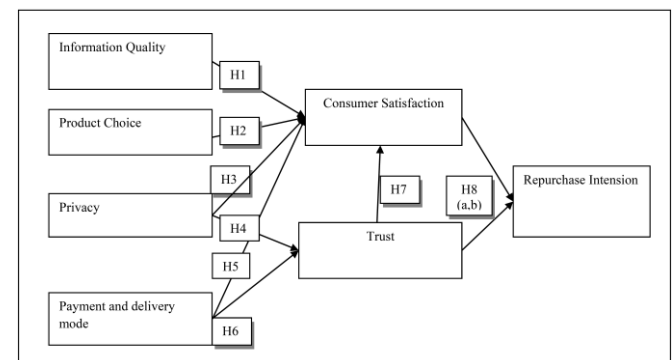


Fig. (1). Conceptual Framework.

\*Source – Primary data.

## METHODOLOGY

A methodical technique to tackling a research subject is referred to as "methodology." The study is purely descriptive in nature. Whereas, if problem is structured and organised, descriptive research may be more appropriate (Eriksson & Wiedersheim-Paul, 2001). Its goal is to find out how satisfied consumers are with internet buying. This study makes use of both descriptive and inferential statistics. A prearranged survey was used to collect primary statistics from 206 respondents, which contained a demographic profile of the customers as well as five-point Likers' scale questions about consumer satisfaction, trust and repurchase intension with E-commerce. Data was collected using convenient sampling methods, and secondary data were obtained from available sources such as periodicals, journals, and books, among others. Using SPSS Software, data was analysed with relevant statistical procedures like percentage analysis, descriptive analysis, CFA and SEM analysis.

**DEMOGRAPHIC CHARACTERISTICS OF THE CONSUMERS**

Market segmentation is aided by consumers' demographic traits. Armstrong and Kotler (2005) divided customers into segments based on demographic factors such as age, gender, number of dependents, family status, salary, profession, education, religion, ethnicity, generation, socioeconomic status, and nationality. Online shopping is also influenced by consumer demographics and personality attributes. According to a study, attitude, character traits, and demographic factors all significantly influence how people shop online (Belmann et al., 1999). These demographic traits are important to marketers because they are frequently linked to consumer demands, satisfaction, trust and buying habits. Consumer satisfaction, trust with E-Retailing and the demographics of the respondents were assessed using percentage analysis in this study.

**Table 1. Demographic Characteristic of the Consumers.**

	Profile of The Consumer	Frequency	%
Gender	Men	79	38.3
	Women	127	61.7
Age	Below 20years	27	13.10
	Between 20-30 years	76	36.89
	Between 30-40 years	69	33.5
	Above 40	34	16.5
Occupation	Student	35	17.0
	Professional	40	19.40
	Business	32	3.40
	Employed	99	48.06
Education	UG	97	47.10
	PG	92	44.70
	Professionals	14	6.80
	Others	3	1.50
Monthly Income	Less than 20,000	96	46.60
	20,000-30,000	47	22.80
	30,000-40,000	22	10.70
	40,000 and above	41	19.90
Marital Status	Unmarried	97	47.10
	Married	109	52.90
Total		206	100%

\* Source: Primary data.

**Gender:** Gender is a social construct that refers to the psychological, sociological, and culturally ingrained behavioral inclinations that differ between men and women in particular situations. Buying is a gendered activity (Moss, 2009). The women made up 61.7% of the 206 participants in the study, while the women made up 38.3%.

**Age:** Consumer age is a key demographic variable that influences online shopping. A whopping 36.89 percent of consumers are in the 20–30 age group, while only 33.5 percent of online shoppers were in the 30 -40 age bracket, 16.5 percent were beyond the age of 40, and 13.10 percent were under 20 years.

**Occupation:** In order to measure the background of consumer buying pattern, the consumers' occupational position is determined. Out of the 206 respondents, 48.06% of online shoppers were employed, followed by Professionals accounted for 19.40 % of E-retail customers, whereas 17% of the respondents were students, and remaining 3.40% of respondents are engaged in Business. This shows most of the online shoppers were employed.

**Education:** Education plays important role in determining consumer satisfaction towards online shopping. 47.10% of the Consumers have completed their undergraduation, 44.70% of respondent have completed their postgraduate studies, 6.80% of their professional studies and the remaining 1.5% belongs to other category such as diploma, below and above SSLC.

**Monthly Income:** Purchasing power of the consumers plays vital role towards online shopping. 46.60 percent of respondents earn less than Rs.20,000, which is followed by between Rs.20,000 and 30,000 (22.80%), Rs.40,000 and above (19.90%) and the remaining (10.70%) more than Rs.30,000 and 40,000.

**Marital Status:** The above table discloses that out of 206 online shoppers, 52.90% of them were married and the other 47.10 were single.

**Table 2. The Influence of Ranking Attributes on Repurchase Intension Towards E-Retailing.**

**On a summed-up rating scale, scores were calculated and attributes were ordered from most important to least important.**

Attributes	Weighted Average Mean	Rank
Pricing of a product	4.70	3
After-sale services	4.34	6
Wide variety of options	4.85	1
Delivery on time	4.75	2
Handling and packaging	4.50	5
Constant offering	4.28	7
Web design that is appealing	4.21	8
Product and service quality	4.58	4

\* Source: Primary data

The wide variety of options (4.85) is the most vital root for repurchase behaviour with e-retail, followed by Pricing of a product (4.70), Product and service quality (4.58), Handling and packaging (4.50), After-sale (4.34), Constant offering (4.28), and Web design that is appealing (4.21). Consumers have a preference to e- shopping because of the assortment

**Table 3. Descriptive Statistics and Tests of Normality for Online Shopping Attributes.**

Items	Descriptive Statistics						Tests of Normality			
	Mean		Std. Deviation	Variance	Skewness	Kurtosis	Kolmogorov-Smirnov <sup>a</sup>		Shapiro-Wilk	
	Statistic	Std. Error	Statistic	Statistic	Statistic (Std. Error = 0.169)	Statistic (Std. Error = .337)	Statistic (df = 206)	Sig.	Statistic (df = 206)	Sig.
Information Quality	3.990	.0541	.777	.605	-.802	.802	0.160	0.000	0.922	0.000
Privacy	3.837	.0610	.875	.767	-.637	.295	0.101	0.000	0.938	0.000
Product Choice	4.073	.0557	.799	.639	-.843	.692	0.129	0.000	0.907	0.000
Payment and Delivery	4.123	.0508	.729	.532	-1.01	1.551	0.125	0.000	0.909	0.000
Trust	4.105	.0519	.746	.556	-.905	1.147	0.167	0.000	0.907	0.000
Consumer Satisfaction	4.106	.0403	.577	.335	-.922	1.962	0.142	0.000	0.929	0.000
Repurchase Intension	4.203	.0452	.649	.421	-.899	-1.919	0.130	0.000	0.913	0.000
a. Lilliefors Significance Correction										

\*Source – Primary data.

of products accessible, product pricing, and product and service quality, according to the findings.

Table 3 demonstrates that the mean values in descriptive statistics for certain aspects of online shopping, such as Information quality (3.990), Privacy (3.990), Product choice (4.073), Payment and delivery (4.132), Trust (4.105), Consumer satisfaction (4.106), and Repurchase intention, are higher than the standard deviation value, demonstrating the robustness of the variables under consideration in the study's distribution. When using the Shapiro-Wilk and Kolmogorov tests to determine whether the data are normally distributed, p-values of less than 0.05 signify that the data are regularly distributed. Online shopping attributes have a small negative skewness and are less than 1 recommended value.

Also, the Kurtosis values for these variables are less than 3, which support the idea that the study's measuring scale has a normal distribution.

**Measurement Model**

To validate the measurement models, a confirmatory factor analysis was computed using AMOS. Confirmatory factor analysis was used to assess the factor loadings for each item. Using the model fit metrics (CMIN/df, CFI, GFI, TLI, SRMR, and RMSEA), the overall goodness of fit of the model was assessed. All values were within their respective common acceptable criteria (Bentler,1990; Hu and Bentler, 1998; Ullman,2001).

**Table 4. Confirmatory Factory Analysis.**

Fit indices	Obtained Value	Recommended Value	Sources
P	.000	Insignificant	Bagozzi and Yi (1988)
CMIN (Chi Square/df)	3.956	3-5	Less than 2 (Ullman,2001) to 5 (Schumacker & Lomax,2004)
CFI	0.979	Greater than .90	Bentler (1990)
GFI	0.965	Greater than .90	Hair et., al., (2010)
TLI	0.936	Greater than .90	Bentler (1990)
SRMR	.0295	Less than .08	(Hu and Bentler, 1998)
RMSEA	.120	Less than .08	(Hu and Bentler, 1998)

\*Source – Primary data.

**Table 5. Convergent Validity, Average Variance Extraction And Discriminant Validity.**

Variables	Estimate	S.E	C.R.	P	Standardized loading	Cronbach's Alpha	CR	AVE
Information Quality						0.820	0.78	0.60
IQ3 <--- IQ	1.000				.805			
IQ2 <--- IQ	.849	.072	11.768	***	.775			
IQ1 <--- IQ	.840	.075	11.232	***	.746			
Privacy						0.875	0.806	0.65
P4 <--- P	1.000				.836			
P3 <--- P	.943	.064	14.844	***	.864			
P2 <--- P	.748	.064	11.743	***	.732			
P1 <--- P	.878	.069	12.792	***	.778			
Product Choice						.831	0.79	0.62
PC3 <--- PC	1.000				.783			
PC2 <--- PC	1.041	.082	12.625	***	.810			
PC1 <--- PC	1.124	.094	11.985	***	.777			
Payment and Delivery						0.867	0.80	0.64
PD4 <--- PD	1.000				.761			
PD3 <--- PD	.953	.077	12.347	***	.820			
PD2 <--- PD	.965	.077	12.587	***	.834			
PD1 <--- PD	.856	.075	11.454	***	.769			
Trust						0.847	0.80	0.65
T3 <--- T	1.000				.784			
T2 <--- T	.972	.085	11.410	***	.784			
T1 <--- T	.970	.079	12.242	***	.844			
Consumer Satisfaction						0.803	0.78	0.60
CS4 <--- CS	1.000				0.855			
CS3 <--- CS	.929	.164	5.656	***	0.715			
CS2 <--- CS	.747	.149	5.003	***	0.817			
CS1 <--- CS	.803	.137	5.878	***	0.697			
Repurchase intension						0.726	0.72	0.522
RP14 <--- RPI	1.000				.777			
RP13 <--- RPI	.862	.089	9.691	***	.741			
RP12 <--- RPI	.769	.086	8.961	***	.679			
RP11 <--- RPI	.651	.113	5.784	***	.689			

\*Source – Primary data information.

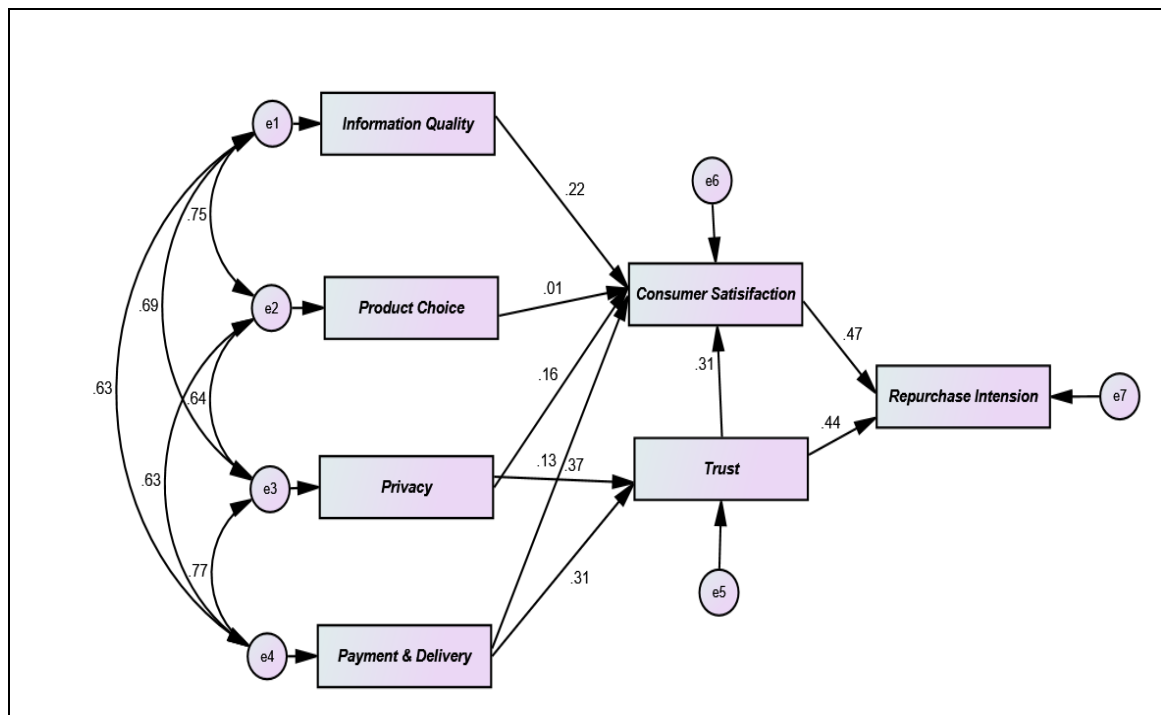


**Table 6. Structural Equation Model Output – Determinants of E- Retailing Factors Towards Consumer Satisfaction, Trust And Repurchase Intension.**

Path	Un Std. Estimate	Standardized Regression Weights	S.E.	C.R.	P value	Label
Trust <--- Payment and Delivery	.361	.311	.097	3.712	***	Significant
Trust <--- Privacy	.399	.369	.091	4.404	***	Significant
Consumer Satisfaction <--- Information Quality	.271	.224	.100	2.703	.007	Significant
Trust <--- Consumer Satisfaction	.325	.314	.067	4.868	***	Significant
Consumer Satisfaction <--- Product choice	.017	.014	.094	.176	.860	Not Significant
Consumer Satisfaction <--- Privacy	.178	.159	.099	1.793	.073	Not Significant
Consumer Satisfaction <--- Payment & Delivery	.159	.132	.100	1.585	.113	Not Significant
Repurchase intension <--- Trust	.438	.438	.051	8.599	***	Significant
Repurchase intension <--- Consumer satisfaction	.453	.469	.049	9.215	***	Significant

Overall Model Fit: CMIN/df = 9.159/6 = 1.526; P-Value = 0.165; AGFI = 0.943; GFI = 0.978; IFI = 0.978; NFI = 0.892; CFI = 0.978; TLI = 0.968; RMSEA = 0.050; PCLOSE = 0.405

\*Source – Primary data information.



**Fig. (2).** Structural Equation Model Output – Determinants of E- Retailing factors towards Consumer satisfaction, Trust and Repurchase Intension.

\*Source – Primary data information.

The construct reliability in Table 5 was assessed using Cronbach's Alpha and Composite Reliability. Each of the study's constructs had a Cronbach's Alpha value greater than the required threshold of .070, Nunnally and Bernstein (1994). Composite reliabilities were over the threshold of 0.70 at 0.78 to 0.80, Hair et al., (2009). Construct dependability for each construct included in the study was developed as a result.

The convergent validity of scale items was evaluated using Average Variance Extracted the obtained values' average variance exceeded the threshold point of 0.50, Fornell & Larcker, (1981). As a result, scale employed for this investigation possesses the necessary convergent validity.

The Table 6 and Fig. (2), indicates the repurchase intension, consumer satisfaction and trust of online buyers towards the elements of E- retailing. Consumer satisfaction and trust are

significantly and mediating influenced by consumer E-retailing elements. E-retailing factors like payment and delivery methods as well as privacy have a big and favorable impact on trust. Customer satisfaction is positively impacted by information quality. Trust and Consumer satisfaction have a considerable, favorable impact on the likelihood of repeat purchases.

### IMPLICATION OF THE STUDY

It's true that selling and buying items online has gained popularity. The continuous rise in online consumer expectations compels companies to treat e-commerce more strategically. Marketers should consider customer satisfaction when providing their goods or services to clients, since evidence reveals that it has a substantial impact on online sales (Nisar & Prabhakar, 2017). Online shopping is becoming more and more well-liked as more people use the World Wide Web. Understanding consumers' wants for internet shopping has become harder for marketers. Marketing experts can get an advantage over competitors by better understanding consumer satisfaction and repurchase intention through online purchasing, enhancing the aspects that drive people to shop online, and focusing on those benefits. In summary, the availability of online shopping has had a big impact on our society as a whole. Technological use has opened up new opportunities and possibilities, improving the convenience of modern life. The following implication may provide better opportunity to adopt online shopping

- It's been suggested that age influences internet purchasing. The discrepancy in sentiments toward online purchasing can be described by the fact that internet access which has not spread uniformly across all age groups.
- Some dishonest sellers deceive buyers by falsely describing subpar goods and embellishing them with beautiful images and writing. The most crucial aspect of long-running online stores is ensuring product quality. As a result, customers will feel more comfortable, increasing the possibility that they will make further purchases.
- Price place a vital role for the shopper while shopping online instead of brick and mortar stores or selecting a particular online merchant over its competitors. E-retailers should therefore provide clients with superior pricing strategies, a wide range of payment choices, and alluring payment terms.
- Offering a range of delivery alternatives, communicating the status of deliveries, and providing delivery time updates would all increase customer satisfaction. Along with timely delivery, good website information, and transaction security are all essential components of an efficient online shopping experience in India.
- To avoid manual loss or a delay in the shipment of the product, the seller must verify the delivery address and choose from a variety of express delivery services depending on the situation. The vendor must monitor the time, find the problem, and solve it quickly to make sure that the consumer's logistics

work smoothly. E-retailers should be aware of the service delivery strategy in order to increase repurchase intention by improving key consumer satisfaction and trust concerns.

- Refunding and returning procedures should be made more efficient to improve consumer satisfaction.
- Reviews can be valuable for both buyers and sellers, but only if they reach a certain threshold for quantity and quality. To boost the amount of reviews and rating businesses might seed them or offer incentives. In order to stop fictitious and calculated reviews, they can set rules on reviewers and enlist moderators, whether they be employee, or members of the community.
- Customers expect value in the product themselves. If the seller overstates the product's description, and the consumer receives the items and discovers that the discrepancy is too great, it will surely result in a negative rating and unhappiness. It is advised to utilize actual photographs rather than renderings to prevent consumers from being misled.
- Policymakers and industry authorities must be made aware of this empirical truth and take practical efforts to ensure that e-retailers increase their efficiency and effectiveness in meeting consumers' needs, desires, and expectations.
- Because of the constant change in our environment, individuals also adapt to it on a regular basis. To keep up with shifting consumer demands and vogue, a company should update its product line with fresh, cutting-edge items.

### CONCLUSION

In the retail industry, technological advancements have produced a consumer-friendly atmosphere. The way consumers make purchases has altered as a result of online shopping platforms. It is acknowledged to be a standard component of contemporary purchases. In India, the industry of online shopping has grown to be very lucrative. Therefore, a deeper comprehension of how online shoppers perceive satisfaction through various aspects of online shopping platforms can aid businesses in making better use of them. Every online business needs to grasp the main aspects determining client satisfaction because of its significance in successful marketing. When it comes to acquiring goods and services, online customers have access to a wealth of information and options. It is difficult for merchants to make profit and run a long-term business. Businesses must match consumer expectations by providing exceptional products and services, end service, appealing dynamic web layout, and continual discount offers in order to achieve the desired profit. E-retailers can get a competitive edge by implementing the right marketing techniques, and they can stand out in the eyes of the consumer by exceeding their expectations through a range of distinctive and alluring selling strategies. The adoption of marketing strategies leads to enhanced sales, the quantity of things sold, product purchases, and the market penetration of retailer outlets.

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