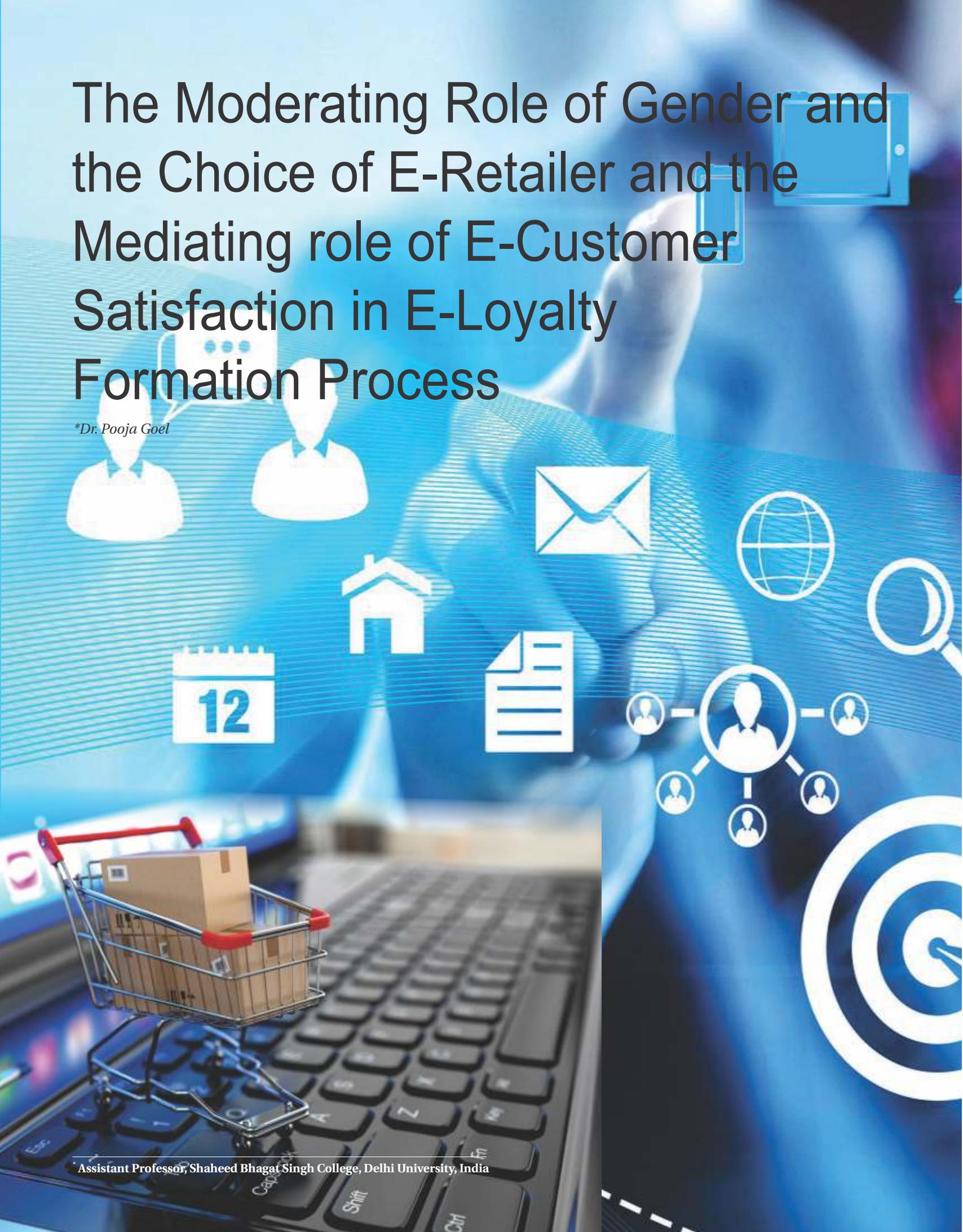


# The Moderating Role of Gender and the Choice of E-Retailer and the Mediating role of E-Customer Satisfaction in E-Loyalty Formation Process

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## ABSTRACT

Current enterprises recognize both service quality and customer loyalty as critical factors to maintain the competency for business development. However, surveys of online customers continue to indicate that many customers remain unsatisfied with their online shopping purchase experience. Therefore, more research is required to better understand about the factors affecting customers' evaluation of their online shopping experiences. The current study proposed that e-service quality dimensions are causally linked with loyalty and customer satisfaction plays a mediating role between the relationship of the two. The study also proposed that there is a moderating effect of the gender and choice of e-retailer on the relationship of dimensions of e-service quality and e-loyalty. For the purpose of the study, a target sample consisted young population i.e. up to the age of 35 years living in National Capital Region (NCR), who had successfully completed at least one online transaction recently from any online retailer was collected. The instrument used for the study consists of three dimensions to evaluate the online service quality. The scale used is based on the previous studies. The convenience cum snowball sampling has been used for the study. The resulting sample comprised of 155 valid questionnaires. The results of the study revealed that there is strong positive relationship between information quality and privacy factors in loyalty. Also at construct level, no significant gender-specific and e-retailer-specific differences are found among online shoppers.

**Keywords:** e-Service Quality, e-Loyalty, e-Satisfaction, Moderation, Gender, e-Retailer

## INTRODUCTION

Superior service quality has been recognized as the point of difference for making a company's offering stand out from the crowd of look-a-like products (Parasuraman et al., 1991). Good quality of the product/service can convince clients to repurchase. A number of studies have focused on service quality, customer experience, website quality, and customer satisfaction of online retailing (Aladwani & Palvia, 2002; Dabholkar, 1995; Gremler, 1995). Bai et al. (2008) observed that in virtual world, providing well-perceived service-quality and customer satisfaction, could enable service provider to have long term relationships with customers. Furthermore, Ziaullah et al. (2015) argued that e-tail online quality dimensions are essentials for customers' satisfaction and e-satisfaction is found to have an important role in the establishment of e-loyalty. Aguila-Obra et al. (2013) observed some debate about the relationship among e-sq, online satisfaction and online loyalty. In some studies, service quality is directly linked with loyalty (Swaid & Wigand, 2009; Thaichon et al. 2014) while satisfaction mediates the relationship in other studies (Szymanski & Hise, 2000; Massad et al., 2006). Carrillat et al. (2009) also found variances in the results of these studies. Moreover, in these studies focus of researchers was to explore the direct effects of retailer characteristics such as website design, pricing, and customer service on customer satisfaction and loyalty (Luo et al., 2012). Few researches have been carried out to understand the motives behind the choice of online retailer in the mind of the customers (Wolfenbarger & Gilly, 2003; Devaraj et al., 2002; Kotha et al., 2004). Also little attention has been paid to the influence of gender (Mokhils, 2012) and choice of retailer (Liu et al., 2000) on the relationship of perceived service quality dimensions and e-loyalty. Therefore, the present study has twofold objectives: (1) to identify the moderating role of gender and choice of e-retailer on the relationship of dimensions of e-service quality and e-loyalty and (2) to examine the mediating role of customer satisfaction on the relationship of dimensions of e-service quality and e-loyalty



## CONCEPTUAL FRAMEWORK AND HYPOTHESES FOR THE STUDY

### Online Retailing Service Quality Attributes

E-service quality has been defined as meeting customer expectations regarding a service in the absence of human-to-human interaction (Pearson et al., 2012). Zeithaml et al. (2000) identified 11 attributes of e-service quality namely reliability, responsiveness, access, flexibility, ease of navigation, efficiency, assurance/trust, security/privacy, price knowledge, site aesthetics, customization/personalization. Later on, Parasuraman et al. (2005) used these 11 attributes as the basis for developing E-S-QUAL, a multi-item scale for assessing the perceived e-service quality during an online transaction. With the growing interest of researchers in online service quality, scholars developed different scales to measure dimensions of online service quality. Chen & He (1999) also developed instrument namely "Ast", comprising of three

dimensions: entertainment, informativeness, and organization. Similarly, Yoo & Donthu (2001) developed SITEQUAL with four dimensions: ease of use, aesthetic design, processing speed, and security. Bruke (2002), used consumer survey to list 31 websites features into "must have" and "should have" categories. However, no consensus on the drivers of e-service quality was found (Bansal et al. 2004; Goel, 2017).

The current study proposed that e-service quality dimensions include information quality, function, and privacy and developed a research model for understanding the perceptions of rational customers regarding online shopping. The model proposed that e-service quality dimensions are causally linked with loyalty and customer satisfaction plays a mediating role between the relationship of the two. Moreover, model also proposed that there is a moderating effect of the gender and choice of e-retailer on the relationship of dimensions of e-service quality and e-loyalty (figure 1).

Wolfenbarger & Gilly (2003) explored that information is one of the important attributes of online service quality. Due to the absence of any kind of human assistance to the online shoppers, adequacy and accuracy of the product information becomes necessary to make a purchase decision by the customers (Kim & Stoel, 2005). Lynch & Ariely (2000) empirically proved that if information about the price and quality of the product is given on the website it will positively influence the satisfaction with the online shopping experience and thus patronage intention. Similarly, most researches and industry reports emphasized that easy navigation is a critical factor in online retailing (Trocchia & Janda, 2003). Attributes related to functionality of a website that is fast information retrieval, navigation speed, valid links are important for a customer (Parasuraman et al., 1988; Yang, 2001). Researchers highlighted that functionality of web-based services is significantly related with satisfaction and future purchase intentions (Yang & Jun, 2002; Zhu et al., 2002). In an online retailing context, privacy has received considerable attention. Sharma & Sheth, (2004) established that privacy has been a critical issue in online retailing. Customers still have the perceptions regarding risks related to the misuse of their personal and sensitive information. Therefore many people are still unwilling to buy products online (Kim et al. 2006). Because of this, online retailers have started giving more importance to consumer privacy policies (Ranganathan & Ganapathy, 2002). Research also supports the importance of privacy in online retailing (Barnes & Vidgen, 2000; Szymanski & Hise; 2000; Santos, 2003).

### E-Loyalty

Anderson & Srinivasan (2003) defined e-loyalty as customer's positive attitude towards an e-business website which results in revisit and repurchase intention of the buyer. Customer loyalty has been regarded as the key indicator of customer retention (Hu, 2012). However, Valvi & Fragkos (2012) found that e-loyalty is considered similar to other concepts such as

commitment (Ha, 2004), stickiness (Lin, 2007), re-patronize intention (Koo, 2006), word-of-mouth (Chung & Shin, 2010). Thus loyalty has many different aspects depending upon the approach of the researcher and the context of the study. For the present study, e-loyalty construct consists of the statements related to repurchase intention and positive word of mouth.

**E-Service Quality and E-Loyalty**

The web service quality can affect loyalty directly or indirectly (Valvi & Fragkos, 2012). The direct effect of e-service quality on loyalty has been identified by Parasuraman's empirical work on service quality (Parasuraman et al., 1985; Parasuraman et al., 1988). Zeithaml et al. (1996) were of the view that when customer's expectations surpass, he intends to rebuy and thus affect loyalty directly. Whereas, Cronin & Taylor (1992) emphasized on the indirect relationship between service quality and loyalty via satisfaction.

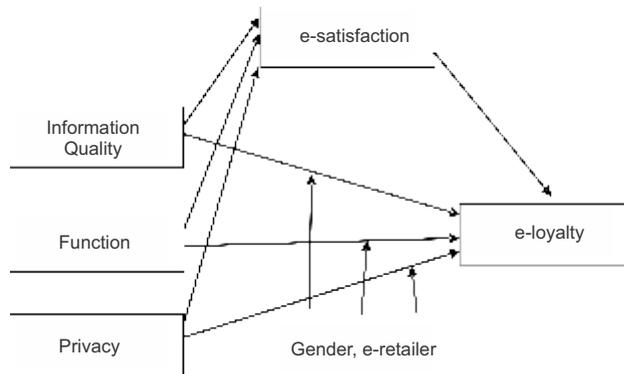
**E- Customer Satisfaction as a Mediator**

In marketing literature, customer satisfaction is defined as the function of transaction-specific and cumulative transaction-specific satisfaction (Fornell, 1992). Anderson & Srinivasan (2003), defined e-satisfaction as the contentment of the customer with respect to his or her prior purchasing experience with a given website. In literature, satisfaction is highly discussed and also considered as an antecedent variable of loyalty (Taylor & Strutton, 2010; Chen S. , 2010). Researches established that satisfied customers have more repurchase intentions and they are more likely to spread positive word of mouth than those who are not satisfied (Ram & Jung, 1991; Zeithaml et al., 1996).

**Moderating Role of Gender and Choice of E-Retailer on the Relationship between Dimensions of E-Service Quality and E-Loyalty?**

Based on the previous research this paper includes gender and choice of e-retailer as moderators in the model (figure 1). It has been observed by various researchers that females generally show higher involvement in online shopping rather than their male counterparts (Laroche et al., 2000; Laroche et al., 2003). Kim & Kim (2004) examined the effect of demographic variables on online purchase intention and found that gender, income and family size has direct impact on loyalty. O' Cass & Carlson (2010), noted the positive influence of customer's gender on loyalty. Roman (2010) explored that there were moderating effects of consumer's demographics such as age, gender, and education on loyalty. Moreover, the rapid growth experienced by the Indian e-commerce sector made it necessary for the e-commerce companies to properly evaluate their service quality (Rao & Rao, 2013). With the intense competition among internet shopping sites, the quality of the sites will become important for survival and success (Yoo & Donthu, 2001). Competition between different websites is high not only to attract users' attention but to make

them revisit. Pricing alone cannot be helpful in gaining competitive advantage (Park et al. 2011). Moreover, online consumers evaluate the alternatives before making a final purchase decision and web retailers differ in the extent to which they facilitate the comparison of alternatives available (Ranganathan & Ganapathy, 2002). Therefore, it is essential to provide well- perceived service quality for satisfying the customers and building long-term relationship by acquiring the loyalty of the consumers (Bai et al. 2008).



Source: Author's Own work

**Figure 1: Proposed Framework of the Study**

In the light of previous discussion, the following battery of hypotheses are formulated:

- H<sub>1a</sub>. There is a significant moderating effect of gender between information quality and e-loyalty.
- H<sub>1b</sub>. There is a significant moderating effect of gender between function and e-loyalty.
- H<sub>1c</sub>. There is a significant moderating effect of gender between privacy and e-loyalty in females.
- H<sub>2a</sub>. There is a significant moderating effect of e-retailer between information quality and e-loyalty.
- H<sub>2b</sub>: There is a significant moderating effect of e-retailer between function and e-loyalty.
- H<sub>2c</sub>: There is a significant moderating effect of e-retailer between privacy and e-loyalty.
- H<sub>3a</sub>. There is a significant mediating effect of customer satisfaction between information quality and e-loyalty.
- H<sub>3b</sub>. There is a significant mediating effect of customer satisfaction between function and e-loyalty.
- H<sub>3c</sub>. There is a significant mediating effect of customer satisfaction between privacy and e-loyalty.



**EMPIRICAL INVESTIGATION**

**Questionnaire Design**

Scales from the extant literature were adapted and further used as the source for measuring dimensions of service quality and loyalty. This measuring

instrument consists 21 items which were used to reproduce four constructs namely information quality (3 statements; adopted from Aladwani & Palvia, 2002), function (5 statements; adapted from Collier & Bienstock, 2006; Parasuraman et al., 2005), privacy (3 statements; adopted from Janda et al., 2002), Customer satisfaction (5 statements borrowed from Janda et al., 2002) and loyalty (5 statements adopted from Parasuraman et al., 2005). The respondents were asked to indicate their level of agreement with each of the original statement on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

**Data Collection and Sample Profile**

The survey target sample consisted college going students living in National Capital Region (NCR), who had successfully completed at least one transaction from any of the two online retailing websites operating in India namely Amazon and Flipkart. These websites were chosen for the study as they are top two online retailers operating in India (Top 10 e-commerce companies in India, 2017). The convenience cum snowball sampling has been used for the study. The resulting sample comprised of 155 valid questionnaires, which were considered suitable for the study. Offline method of survey administration has been used for the study. Out of the samples taken, 41 percent were female respondents and 59 percent were male respondents. While 60 percent respondents have given their responses for Amazon and 40 percent of the respondents were Flipkart users.

**Reliability and Validity of Measures**

Table 1 is depicting the alpha values and composite reliability values of the constructs. Both values are the parameters of checking the reliability of the data. The recommended value of alpha is more than .06 (Ngobo, 2004) and the thumb rule for composite reliability (CR) is > or equal to .70 (Fornell & Larcker, 1981). For the present data, values are fulfilling the recommended criteria hence suggesting the internal consistency and confirming the reliability of data.

function are more than .50 (Sahi et al., 2017). Discriminant validity is established to check the extent to which the construct is distinct from the other construct. In table 1 the values of AVE are greater than MSV and the loadings of AVE are also exceeding the values of average squared variances (ASV). Further, it can be observed that the loadings of MSV and ASV are less than AVE. Thus, all the parameters are fulfilling the necessary conditions for achieving discriminant validity.

**Confirmatory Factor Analysis**

Confirmatory factor analysis (CFA) is a technique to find out how well-measured items represent a latent construct (Demirbag et al., 2006). The model pertaining three constructs: dimensions of e-service quality (function, information quality, privacy), customer satisfaction and loyalty were tested. Besides using CMIN/d.f., additional indices such as goodness-of-fit index (GFI), adjusted goodness-of-fit index (AGFI), comparative fit index (CFI), and root mean square error of approximation (RMSEA) were also considered for assessing the model fit. The results of the model fit indices CMIN/d.f. = 1.634, GFI = .854, AGFI = .812, CFI = .906 and RMSEA = .064 indicate moderate fit model (Hair et al., 2015).

**Analysis of Structural Model**

Path analysis is used to examine the pattern of relationships among three or more variables. It provides the quantitative estimates of the causal connections between set of variables (Bryman & Cramer, 1999). The model fit indices were found to have reasonably good fit with the 2/d.f. = 2.493, goodness-of-fit index (GFI) = .987, adjusted goodness-of-fit index (AGFI) = .905, comparative fit index (CFI) = .991 and root mean square error of approximation (RMSEA) = .098. All the indicators have shown improvement in the values after path analysis signaling towards a reasonably good model fit except the value of RMSEA which has been increased from .064 to .098. But this value is under the acceptable range of .10 (Hair et al., 2015).

**TABLE 1 Reliability Scores, Convergent, and Discriminant Validity of the Constructs**

Latent Variable	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)	Maximum Shared Variance (MSV)	Average Squared Variance (ASV)
Function	.693	.852	.324	.278	.202
Information Quality	.785	.702	.569	.295	.210
Privacy	.784	.797	.562	.058	.048
Satisfaction	.851	.793	.537	.295	.202
Loyalty	.825	.834	.505	.471	.221

Source: Author's Own Work

The convergent and discriminant validity was also assessed to check the validity of the scale. Convergent validity examines whether the respective indicators are measuring the constructs. For establishing the convergent validity, loadings of the average variance extracted (AVE) should be more than .50 and values of maximum shared variance (MSV) should be less than AVE. Table 1 shows that all the constructs except



**RESULTS AND DISCUSSION**

Choice of e-retailer as a Moderator between the Relationship of Dimensions of e-service Quality and e-Loyalty

Results show that in case of female respondents only information quality dimension has significant positive relationship with e-loyalty. For the male respondents, both

**TABLE 2 Results of Hypotheses Developed for Study (Gender as Moderator)**

Hypotheses	Estimates (Females)	Estimates (Males)	Estimates (overall)	Z-Scores	Result
H1a. There is a significant moderating effect of gender between information quality and e-loyalty.	.334**	.367***	.320***	0.004	Not Accepted
H2b. There is a significant moderating effect of gender between function and e-loyalty.	.149	.149	.173	0.435	Not Accepted
H2c. There is a significant moderating effect of gender between privacy and e-loyalty.	.065	.110	.091	0.218	Not Accepted
Significance at: .05** and .001 ***					

Source: Author's Own Work

**TABLE 3 Results of Hypotheses Developed for Study (Choice of e-retailer as Moderator)**

Hypotheses	Estimates (Females)	Estimates (Males)	Estimates (overall)	Z-Scores	Result
H2a. There is a significant moderating effect of e-retailer between information quality and e-loyalty.	.303***	.463***	.320***	1.060	Not Accepted
H2b. There is a significant moderating effect of e-retailer between function and e-loyalty.	.163	.086	.173	-0.389	Not Accepted
H2c. There is a significant moderating effect of e-retailer between privacy and e-loyalty.	.117	.062	.091	-0.541	Not Accepted
Significance at .001 ***					

Source: Author's Own Work

**TABLE 4 Results of Hypotheses Developed for the Study**

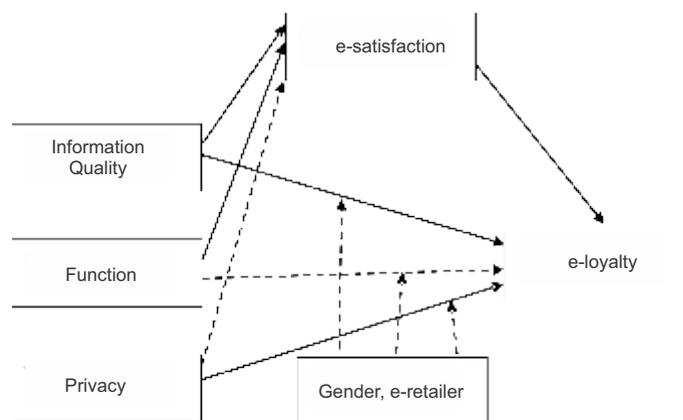
Hypotheses	Estimates (Females)	Estimates (Males)	Estimates (overall)	Z-Scores	Result
H3a. There is a significant moderating effect of customer e-satisfaction between information quality and e-loyalty.	.360***	.353***	.123***	1.060	Significant
H3b. There is a significant mediating effect of customer e-satisfaction between function and e-loyalty.	.141	.475***	-.178	-0.389	Not Significant
H3c. There is a significant mediating effect of customer e-satisfaction between privacy and e-loyalty.	.117	.062	.091	-0.541	Not Accepted
Significance at: .05** and .001 ***					

Source: Author's Own Work

information quality and privacy dimensions found to have significant positive relationship with e-loyalty. However, on the basis of z-score, no moderation effect of gender was found between the relationship of dimensions of e-service quality and e-loyalty (table 2). These results coincide with the results of previous studies (Barrera et al., 2014; Ulbrich et al., 2011). Hence, it leads to non-acceptance of hypotheses H1a, H1b, and H1c framed for the study.

**Mediating Effect of Customer E-Satisfaction between E-Service Quality Dimensions and E-Loyalty**

For testing the mediating role of customer satisfaction, the direct relationship of e-service quality dimensions with the loyalty was tested. Information quality and privacy were found to have positive relationship with the loyalty. Similarly, the direct relationship of e-service quality dimensions with customer e-satisfaction was also examined. According to the results (table 4), privacy has no significant direct positive relationship with e-satisfaction. Since, function has no direct



**Figure 2: Outcome Framework of the Study**

Source: Author's Own Work

Note: Dotted lines show Non Significant relationships

relationship with loyalty, in that case there is no reason that satisfaction is affecting their relationship. The analysis of the table 4 shows that when satisfaction is mediating the

relationship of dimensions of e-service quality and loyalty, the t-value of information quality and privacy changed from .360 and .097 to .123 and .092 respectively. These changes in values imply that there is mediation effect of e-customer satisfaction. However, the strength of mediation is not very strong since both the values (without e-satisfaction and with satisfaction) of information quality and privacy are statistically significant.



## CONCLUSION AND IMPLICATION

The challenge in front of modern day organizations is not only to reach at the top but to stay there. To achieve this objective, the focus of any organization should be to attract maximum customers, obtain their loyalty and patronage them for the long-term. The present study can be concluded in following manner.

First, the study analyzed the moderation effect of gender and the choice of e-retailer on the relationship of dimensions of e-service quality and e-loyalty. Figure 2 is depicting the outcome model of the study. Information quality has been identified as an important dimension of e-service quality irrespective of their gender and e-retailer from which they shop. Pitt et al. (1997) also established that information is of dominant concern for the online shoppers. Results show that privacy dimension is also important for the online customers ruling out any possibility of gender difference and e-retailer difference. For any online shopper it is a cause of concern how firms are using their personal information (Phelps et al. 2001). Thus, findings of the study are supported by the literature which suggests that information content and privacy measures taken by e-retailers had a positive impact on purchase intention (Chang et al., 2005). Therefore, at construct level, no gender specific and e-retailer specific differences are found among online shoppers.

The second objective of the study was to examine the mediation effect of e-customer satisfaction between the relationship of dimensions of e-service quality and e-loyalty. The study confirms the role of e-satisfaction in shaping user's loyalty in e-retailing context. The results revealed that there is strong positive relationship between information quality and privacy factors in forming e-loyalty. Information quality has found to be an important dimension for both satisfaction and loyalty of the online buyers. In many ways, information aspects of a website substitute for the important offline shopping experience like touch, feel, appearance etc. Pitt et al. (1997) also found information quality as a primary mechanism for the online retailers website. Previous researches had suggested that 'privacy' might not be a critical factor and its relationship with customer satisfaction might depend on the sector being analyzed (Parasuraman et al. 2005). Though satisfaction has also strong relationship with the e-service quality dimensions, its presence does not nullify the relationship between e-service quality dimensions and e-loyalty. Hence, the study concludes that there is partial mediation of satisfaction on the relationship of e-loyalty and

e-service dimensions.

The findings of this empirical study have practical implications also. The present study can be helpful to managers in designing a successful online shopping platform. The results show that not all the studied dimensions of e-service quality contribute equally to the loyalty. Therefore it is advised to marketers to perform good on the more important dimensions and continuously make it an unbeatable point for competitors rather than marginally improving on all the dimensions (Hansen & Bush, 1999). Like in this case consumers are more concerned about the information quality and the level of perceived privacy maintained during online shopping. Hence, being able to accommodate the specific needs of the users will help in keeping the existing and attracting the new customers by businesses.

Second, the study shows that gender specific differences are always not obvious. The estimated value of all the dimensions showed no significant difference between males and females. So the marketers can avoid introducing any loyalty programme on the basis of gender.

Lastly, no influence on choice of E-retailer was found which helps in inferencing that online shoppers consider all aspects of service quality important i.e. information quality, function and privacy while shopping through online platform from every e-retailer who-so-ever is offering through this channel. Today building loyalty is not just a way to boost profit but it has become a lifelong survival strategy of a company.



## LIMITATIONS AND FUTURE DIRECTION

This research was only conducted in Delhi NCR region and a sample size of 155 respondents participated in the survey. As limitations of this study, the data collected was regional and convenience based. This study could be extended using a web-based survey with more online shoppers and a globally representative sample. Only two leading e-retailers were used in the investigation namely Amazon India and Flipkart, which are well established. Ideally, similar studies should be conducted with a wider range of websites. Moreover, this study was confined to measure the moderation effect of gender and choice of e-retailer on the relationships of dimensions of e-service quality and e-loyalty. Other demographic variables like age, income, marital status, religion, education level etc. could be considered while conducting future research. Additional research is needed to enhance the validity of the current research.

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APPENDIX

Dimension	Items
Function	Fun1: This website is always up and available.
	Fun2: This website has valid links.
	Fun 3: This website loads quickly.
	Fun4: This website enables me to navigate easily.
	Fun5: It makes it easy and fast to get anywhere on the site.
Information Quality	Inf1: Information on the website is clear.I
	nf2: Information on the website is current.
	nf3: Information on the website is complete.
Privacy	Pri1: The website shows symbols and messages that signal the site is secure.
	Pri2: The website assures me that personal information is protected.
	Pri3: The website assures me that personal information will not be shared with other parties.
Satisfaction	Sat1: Based on all my experiences with the online retailer, I feel very satisfied.
	Sat2: My choice to use this online retailer was a wise one.
	Sat3: Overall, I am satisfied with the decision to use the online retailer.
	Sat4: I think I did the right thing when I decided to use this online retailer for making my new purchase.
	Sat5: My overall evaluation of the service provided by his online retailer is very good.
Loyalty	Loy1: You will tell others positive information of this site.
	Loy2: You will recommend this site while others asking for advice.
	Loy3: You will encourage other friends to carry out transactions on this site
	Loy4: You will consider this site as your first choice in case of your future transactions.
	Loy5: You will complete more transactions on this site in the time to come.