

Investigating the Influence of Internet Experience on E-Loyalty: An Empirical Study in the Indian Context.

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ABSTRACT

The objective of this research is to examine whether the extent of Internet familiarity plays a moderating role in the correlation between e-satisfaction and e-loyalty. While existing literature has explored the relationship between e-satisfaction and e-loyalty, the potential moderating impact of the level of Internet usage has remained unexplored. Consequently, there exists a gap in the current body of knowledge, and this study seeks to address this void. This study employed multivariate methods to investigate the moderating role of the Internet experience level in the connection between e-satisfaction and e-loyalty. Interestingly, it was observed that consumers with limited Internet experience displayed higher levels of e-loyalty compared to those with more extensive Internet exposure. Given that heightened internet usage intensifies market competition, it is recommended that e-commerce enterprises distinguish themselves from competitors by focusing on elements such as cultivating e-trust, branding their websites, leveraging social media communication channels, and actively engaging in social responsibility initiatives.

Key Words: Internet experience, satisfaction, loyalty

I. INTRODUCTION

The internet has become an essential lifeline for the majority of individuals, as it plays a central role in our lives. It permeates not only our daily activities but also our decision making processes, providing valuable support and assistance. The Covid-19 pandemic has heightened our awareness of the crucial significance of the internet. Due to the cost-effectiveness, rapid accessibility, flexibility, and market reach offered by e-commerce, numerous companies are compelled to adjust their conventional structure and embrace e-commerce (Yilmaz et al., 2016;

Svajdova, 2016). Nonetheless, the e-commerce industry encounters a multitude of challenges, with one significant hurdle being the fiercely competitive environment where competitors are merely a click away (Joshi & Achuthan, 2016; Singh & Singh, 2018). In order to surmount this competitive landscape and attain success, it becomes imperative to thoroughly analyze consumer behavior (Pandey & Chawla, 2016). A lot of prior studies classify e-satisfaction and e-loyalty as a critical factor of changing consumer behavior (Alam & Yasin, 2010; Eid, 2011; Hilaludin & Cheng, 2014). The significance of e-satisfaction and e-loyalty in achieving success within the online environment is well recognized (Ting et al., 2016; Nisar & Prabhakar, 2017). Numerous studies have explored the relationship between e-satisfaction and e-loyalty, contributing to the existing literature (Al-dweeri et al., 2017; Manaf et al. 2018).

Building upon this, the present study aims to address the research gap to investigate the impact of consumer's internet usage on the relationship between e-satisfaction and e-loyalty. The widespread adoption of the internet, e-commerce has experienced continuous growth, exemplified by the substantial increase in global internet users. This expansion has given rise to explore the moderating effects of internet experience on the relationship between e-satisfaction and e-loyalty, aiming to bridge the existing literature gap. The findings of the study hold implications for e-commerce companies operating globally and within India in providing both managerial and practical insights. The first part of the study comprises a comprehensive review of the literature on e-satisfaction and e-loyalty dimensions, while the second part focuses on examining the moderating role of the internet experience variable on the relationship between e-satisfaction and e-loyalty.

II. LITERATURE REVIEW

E-satisfaction and E-loyalty

Customer satisfaction is a fundamental concept in marketing, playing a vital role in meeting customer needs and providing a competitive advantage (Ting et.al., 2016; Khan et.al., 2019)

Satisfied customers are willing to pay more to obtain the products or services they require (Manaf et.al., 2018; Bowen & Bowen 2016). In the digital realm, customer satisfaction transactions into the concept of e-satisfaction is defined as the customer's contentment with their prior purchasing experience from an e-commerce firm (Hilaludin & Cheng, 2014). E-satisfaction reflects the disparity between customer expectations and the outcomes of website shopping (Anderson & Srinivasan, 2003; Forgas et.al., 2012). E-satisfaction serves as a performance indicator for firms and is also an antecedent to the concept of e-loyalty (Ting et.al., 2016; Ghalandari, 2012; Valvi & West, 2013; Ismaila & Safa 2014). E-loyalty is defined as customers demonstrating higher loyalty than dissatisfied customers (Anderson and Srinivasan, 2003). The relationship between e-satisfaction and e-loyalty is positive, with satisfied customers demonstrating higher loyalty than dissatisfied customers (Pratminingsih et.al., 2013; Hilaludin & Cheng, 2014; Jain & Sareen, 2015). Thus, it can be hypothesized that e-satisfaction positively influences e-loyalty.

H1: There exists a positive relationship between e-satisfaction and e-loyalty

Customer loyalty is a critical factor for success whether in the online or offline realm, and understanding the determinants of e-loyalty is paramount in marketing science (Faraoni et.al, 2019). Loyal customers exhibit behavior such as increased purchasing, willingness to pay higher prices, positive word of mouth (WOM) adoption and advocacy of products and higher profitability (Pereira et.al, 2017; Perera., 2019; Lajar., 2019). Therefore, companies strive to convert satisfied customers into loyal customers. However, this transformation is compelling due to various influencing factors. Customer satisfaction alone is insufficient for fostering loyalty; additional individual and firm driven factors play a role in the e-loyalty and e-satisfaction relationship (Anderson and Srinivasan, 2003; Castaneda, 2010). According to Shankar (2003), factors such ease of access to information and usage frequency impact the relationship between e-satisfaction and e-loyalty and internet is the primary tool facilitating access to information and enabling e-shopping.

Internet Usage Experience

The term "internet experience" refers to the overall usage experience of web browsers, such as internet explorer, in accessing world wide web (WWW) pages (Chang and Chen, 2008; Ayuni, 2019). It serves as a moderator's variable that helps understand customer's perceptions, attitudes and behaviors in the online medium (Bai et.al., 2008; Cahng & Chen, 2008; Kaya et.al., 2019). Customer with internet experience are more likely to engage in online purchase (Afsar et.al., 2013; Bauboniené & Gulevičiūtė, 2015). Given that e-satisfaction and e-loyalty attitudes are outcomes of online shopping, it can be inferred that the level of internet experience moderates the relationship between e-satisfaction and e-loyalty. Therefore, the following hypotheses can be proposed.

H2: The impact of e-satisfaction on e-loyalty is moderated by the level of internet usage experience.

Research Methodology

The study employed a convenience sampling method and utilized a web-based survey to collect data. The use of an online survey questionnaire offered several advantage, including faster data collection and cost savings (Etikan, et.al., 2016). The questionnaire was distributed through various mailing lists and shared on social media platforms. It consisted of two parts. The first part capturing the demographic characteristics of the participants. The second part assessed e-satisfaction and e-loyalty attitudes of consumers who had purchased goods/service from e-commerce companies. The online survey questionnaire was designed to require participants to answer every question and was generated using google drive. The research utilized the e-satisfaction and e-loyalty scales developed by Anderson & Srinivasan in 2003. The satisfaction scale comprised of seven items while the e-loyalty scale comprised of six items. Additionally, participant's internet experience was measured as the average time spent by consumer on the internet. The study targeted online shoppers as the population of interest. Data collection took place between May 26 and July 18, 2020, and a total of 499 usable online questionnaires were obtained. When the size of the target population is unknown, sample size is determined using the formula $n = (Z^2 * P * Q) / E^2$ (Taherdoost, 2017). Applying this formula with parameters of $p=0.5$, $q=0.5$, $Z=1.96$, and $E=0.05$, the calculated sample size for the unknown population is 499. However, due to time and cost constraints, the study was only able to reach a sample size of 499.

Table 1: Respondent Profile – Descriptive Analysis of Respondents

Description		Frequency	%
		N = 499	
Age	Below 18	11	2.2
	18 - 25	323	64.72
	26 - 35	97	19.43
	36 -50	52	10.42
	Above 50	16	3.2
Gender	Male	216	43.28
	Female	283	56.71
	Others	0	0
Income	Below 3 LPA	210	42.08
	3 – 5 LPA	72	14.42
	5 – 7.5 LPA	59	11.82
	7.5 – 10 LPA	103	20.64
	Above 10 - LPA	55	11.02
Residents	Delhi	381	76.35
	Noida	29	5.81
	Gurugram	27	5.41
	Faridabad	28	5.61
	Ghaziabad	34	6.81
Profession	Students	365	73.14
	Serviceman	117	23.44
	Businessman	9	1.8
	Homemaker	0	0
	Retired	1	0.2
	Others	7	1.4
Educational Qualification	Undergraduate	262	52.5
	Graduate	34	6.81
	Post Graduate	118	23.64
	Doctorate	79	15.83
	Professional	6	1.2
Category	Electronics	214	42.88
	Clothing and accessories	128	25.65
	Kitchen and household goods	62	12.42
	books, toys, stationery, CDs	81	16.23
	Others	14	2.8
Gadget	Desktop	14	2.8
	laptop	62	12.42
	mobile	339	67.93
	tablet	84	16.83
Method of	Credit/ Debit Card	141	28.25

Payment	COD	279	55.91
	Internet Banking	56	11.22
	UPI	19	3.8
	EMI	4	0.8
	Others	0	0
Frequency	Everyday	5	1
	Once a Week	59	11.82
	Once a month	142	28.45
	Once or twice every 6 months	270	54.1
	Once a year	23	4.6

Analysis of Data

The data analysis process involved the use of reliability analysis, factor analysis, cluster analysis, and multiple regression analysis. Reliability analysis assesses the consistency of measurements for a variable, with the widely used indicator being Cronbach's alpha. The generally accepted minimum value for Cronbach's alpha is 0.70 (Hair et al., 2014). Factor analysis plays a crucial role in implementing other multivariate techniques. It is typically the first method employed when considering multivariate analysis and aims to create new and fewer variables that represent a set of correlated variables (Hair et al., 2014). While there are various methods for factor analysis, this study opted for principal components analysis as it is one of the most commonly used approaches (Çokluk et al., 2014). Hair et al. (2014)

suggest that a sample size of at least 100 observations is necessary for factor analysis. The study's dataset contains an adequate number of observations for the analysis. Bartlett's test of sphericity examines the significant correlation among items within the same dimension, with a p-value below 0.05 indicating significance (Hair et al., 2014). Additionally, a Kaiser-Meyer-Olkin (KMO) value higher than 0.60 indicates sufficient sample size (Hair et al., 2014). In this study, a minimum factor loading value of 0.30 is applied when the sample size falls between 250 and 500. For oblique rotations, the study prefers the Promax rotation method, as it allows for correlated factors instead of assuming independence among the rotated factors (Hair et al., 2014). Based on these assumptions, the results of the principal components analysis are presented in Table 2.

Table 2: Principal components Analysis's Results

Dimensions and Variables	μ	σ	Factor Loading
E-satisfaction			
SAT1	5.172	1.6411	0.783
SAT2	5.188	1.6527	0.795
SAT3	5.146	1.6196	0.753
SAT4	5.222	1.5577	0.748
SAT5	5.076	1.641	0.722
SAT6	5.16	1.5787	0.822
SAT7	5.14	1.6514	0.753
Cronbach		0.913	
Eigenvalue		6.741	
% of variance Explained		51.852	
E-loyalty			
LOY1	4.94	1.5908	0.775

LOY2	4.657	1.6564	0.644
LOY3	4.4274	1.7938	0.507
LOY4	4.822	1.571	0.618
LOY5	4.832	1.5301	0.772
LOY6	4.158	1.6345	0.809
Cronbach α		0.848	
Eigenvalue		1.467	
% of variance eExplained		11.284	
Total Variance Explained		63.136	
Kaiser-Meyer-Olkin (KMO)		0.94	
Barlett's test of Sphericity	3633.536	df. 78	sig.000

Based on the results of principal components analysis, it is evident that all assumptions have been met in the study. The e-satisfaction and e-loyalty dimensions' exhibit Cronbach's alpha coefficients of 0.833 and 0.861, respectively, indicating the reliability of all dimensions. Discriminant and convergent validity have also been established. Following the principal components analysis, the second method employed is cluster analysis. Cluster analysis is a technique used to group objects based on their shared

characteristics (Hair et al., 2014). In this study, cluster analysis is used to categorize the daily average Internet experience, which was collected as continuous data with a mean of 4.13 and a standard deviation of 1.983. The two-step cluster analysis (TSCA) method, developed by Chiu et al. (2001) and suitable for handling large datasets, is preferred due to its ability to handle quantitative variables (Michailidou et al., 2009). The results of the cluster analysis for this continuous data are presented in Figure 2 and Table 3.

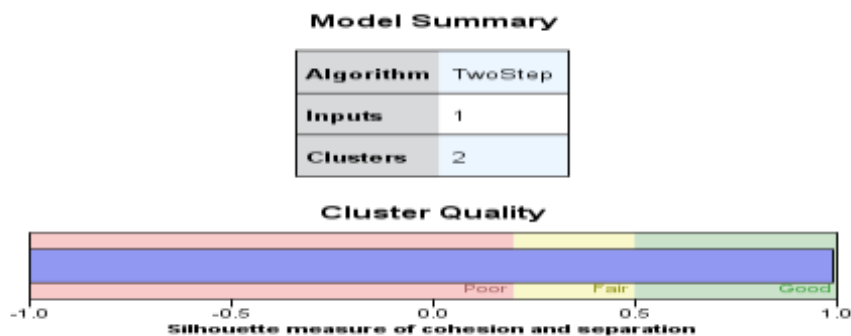


Figure 1: The Silhouette measure of the clustering solution

Table 3: Two-step Cluster Analysis Results

Dimensions	N	% of internet usage
Low usage of internet	224	44.9
High usage of the internet	275	55.1
Total	499	100

Note: Average Silhouette of cohesion and separation = 1

Following the two-step cluster analysis, it was determined that 55.1% of the participants demonstrated high usage, while 44.9% exhibited low usage. The silhouette measure, which assesses

the clustering solution's quality, measures the cohesion and separation of clusters. It ranges between -1 and +1, reflecting the extent to which the solution maximizes within-cluster homogeneity

and between-cluster heterogeneity (Tsiptis & Chorianopoulos, 2009; Lamont and Jenkins, 2013). An average silhouette coefficient of 1 indicates a perfect clustering solution, 0.5 indicates a "reasonable solution," and less than 0.2 indicates a "problematic solution" (Tsiptis & Chorianopoulos, 2009; Lamont and Jenkins, 2013). In this study, the silhouette coefficient is 1, indicating the correct performance of the clustering analysis. After the two-step cluster analysis, the third method employed is moderator analysis, conducted through multiple regression methods. A moderator, whether quantitative or qualitative, influences the strength or direction of the relationship between an independent variable and a dependent variable (Baron and Kenny, 1986). Moderation analysis explores the circumstances, types of individuals, or conditions under which a predictor variable most strongly (or weakly) affects a criterion variable (Kraemer et al., 2001; Wu and Zumbo, 2008; Hayes and Rockwood, 2016). Before conducting moderator analysis, it is necessary to examine the

correlation between the moderator variable and both the dependent and independent variables. According to Baron and Kenny (1986), the interaction term can be interpreted clearly if the moderator variable does not correlate with the independent and dependent variables. However, there can be a high correlation between the interaction term and the independent or moderator variable, leading to a multicollinearity issue during analysis, as the interaction term involves the multiplication of the moderator variable and independent variable (Wu and Zumbo, 2008; Hayes and Rockwood, 2016). To address the multicollinearity problem, centering was applied to the standardized values of the independent variable and moderator variable (Wu and Zumbo, 2008; Hayes, 2013). Additionally, centering does not affect the significance of the moderation test; it only alters the regression coefficient (Wu and Zumbo, 2008). The correlation among all variables is presented in Table 4.

Table 4: The Correlation Matrix

Kendall's Tau-b	E-loyalty	E-satisfaction	The usage of the Internet
E-loyalty	1	0.469**	0.035
E-satisfaction	0.469**	1.000	0.079*
The usage of the internet	0.035	0.079*	1
**Correlation is significant at the 0.01 level (2-tailed)			
*Correlation is significant at the 0.05 level (2-tailed)			

Therefore, the relationship between e-satisfaction and e-loyalty will be examined, with a focus on the categorical data usage of the Internet. The

analytical model illustrating this relationship is presented in Figures 2 and 3.

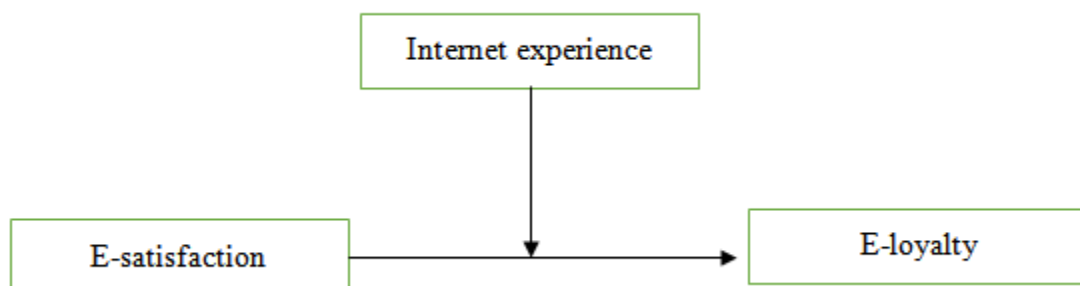


Figure 2: Model diagram

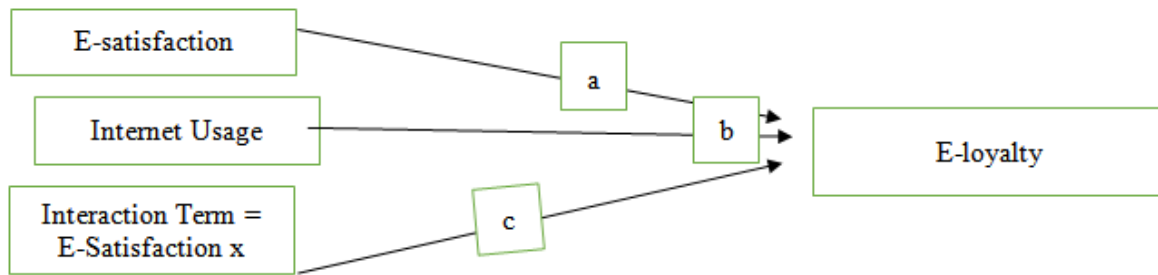


Figure 3: Path Diagram of the Moderation Model

The mathematical representation of the moderator model is as follows: $E\text{-Loyalty} = i + a * E\text{-satisfaction} + b * \text{The Usage of The Internet} + c * \text{Interaction Term}$ In this equation, i represents the regression intercept, a represents the regression coefficient for the independent variable, b represents the regression coefficient for the moderator, and c represents the regression coefficient for the interaction term, which

represents the moderation effect (Wu and Zumbo, 2008). According to Baron and Kenny (1986), if the interaction coefficient c is significant, it indicates the presence of a moderator effect, regardless of the significance of coefficients a and b . For the moderator analysis, hierarchical multiple regression methods were employed, and the results of the analysis are presented in Table 5.

Table 5: Hierarchical Regression Analysis of E-satisfaction, The Usage of The Internet and E-loyalty

Dependent variable ; E-loyalty for Model 1						
Independent variable	F	Unstandardized Beta Coefficients	S. E.	T	P	VIF
Constant	184.052**	1.490	0.205	7.267	0.000**	1.006
E-satisfaction		0.611**	0.032	19.126	0.000**	
The usage of the internet		-0.002	0.083	-0.018	0.985	
R2 = 0.426		Adjusted R= 0.424		Durbin Watson Value = 1.583		
$\Delta R2 = 0.426^{**}$						
Notes: *: $p < 0.05$ and **: $p < 0.01$						

Dependent variable ; E-loyalty for Model 2						
Independent variable	F	Unstandardized Beta Coefficients	S. E.	T	P	VIF
Constant	125.452**	0.380	0.530	0.717	0.474	1.006
E-satisfaction		0.831	0.102	8.162	0.000**	
The usage of the internet		0.727	0.331	2.196	0.029*	
Moderation Effect		-0.143	0.063	-2.271	0.024*	1.001
R2 = .432		Adjusted R= .429		Durbin Watson Value = 1.607		
$\Delta R2 = 0.432^{**}$						
Notes: *: $p < 0.05$ and **: $p < 0.01$. Moderator Effect: E-satisfaction * The Usage of The Internet						

Based on the hierarchical regression analysis results, both the first and second models were found to be significant at a 95% confidence level. In the first model, without the interaction term, e-satisfaction had a significant impact on e-

loyalty, with an unstandardized beta coefficient of 0.611 (sig = 0.000). However, the Usage of the Internet did have a significant effect on e-loyalty. This supports the H1 hypothesis. The overall explained variance (R2) of e-loyalty was 42.6%. In

the second model, which included the interaction term, both e-satisfaction and the moderator effect had a significant influence on e-loyalty, with unstandardized beta coefficients of 0.831 (sig = 0.000) and -0.143 (sig = 0.024), respectively. However, the Usage of the Internet also have a significant impact on e-loyalty (unstandardized beta coefficient = 0.727, sig = 0.029). The inclusion of the interaction term increased the R² from 42.6% to 43.2%. The ΔR^2 of 0.006, indicating the increase, was found to be significant at a 95% confidence level. This supports the H2 hypothesis. As depicted in Table 5, the e-loyalty variable increases with a decrease in Internet usage time. According to the results, the moderation hypothesis is accepted, indicating that the usage of the Internet moderates the relationship between e-satisfaction and e-loyalty.

III. DISCUSSION:

The e-commerce sector is experiencing rapid growth, with the use of the internet becoming increasingly pervasive. This allows consumers to access information about goods and services simultaneously, leading to a greater number of website alternatives for making purchases. Shaw and Lin (2006) suggest that as internet usage increases, access to information becomes more challenging, affecting e-loyalty. Similarly, Shin et al. (2016) argue that as the number of product alternatives increases, customer loyalty decreases. Furthermore, Chang and Wang (2011) state that finding product alternatives in the e-commerce sector is easier, making it difficult to establish long-term customer relationships. They also note that consumer satisfaction and loyalty have weaker correlations in the online environment compared to the offline environment (Chang and Wang, 2011). The availability of numerous alternatives online, just a few clicks away, leads to lower e-satisfaction and e-loyalty (Christodoulides and Michaelidou, 2010). Additionally, prolonged internet access encourages customers to seek variety, which has a negative impact on e-loyalty (Berné et al., 2001). Therefore, the presence of alternatives has a detrimental effect on e-loyalty, aligning with existing literature. Consequently, the level of internet usage moderates the relationship between e-satisfaction and e-loyalty. When internet usage is low, finding alternatives becomes difficult, resulting in increased e-loyalty. However, with the widespread usage of the internet, even on mobile phones, e-commerce companies need to provide additional services to foster customer loyalty. This is necessary due to the intensified competition in the e-commerce sector resulting from increased

internet usage. Various strategies have been proposed for differentiating websites. E-trust emerges as a key factor influencing e-loyalty (Forgas et al., 2012; Safa and Ismail, 2013; Nadeem et al., 2015; Oliveira et al., 2017). Given that consumers shop in a virtual environment, e-commerce companies can build e-trust through guarantees, website quality, perceived reputation, security measures, risk reduction, and efficient shopping experiences (Koh & Sundar, 2010; Oliveira et al., 2017; López-Miguens et al., 2017). Participating in social responsibility projects can also increase consumer confidence by reducing perceived risks and offering added value through product utility, convenience, and lower prices (Chang & Wang, 2011). Moreover, branding websites can create brand awareness and foster a distinct brand image, offering a significant differentiation opportunity in a competitive environment. Additionally, utilizing social media channels for marketing communication efforts enables two-way communication, building trust and increasing e-loyalty (Laroche et al., 2013)

IV. CONCLUSION

The use of the internet has witnessed significant growth, leading to the emergence of numerous e-commerce companies in the market. The absence of entry barriers in this sector has resulted in intense competition among these companies. The driving force behind this competition is the increasing internet usage, which has also contributed to a rise in consumer disloyalty towards e-commerce brands. To overcome this challenge, it is crucial for e-commerce companies to differentiate themselves from their competitors. Several strategies are recommended in this regard, including incorporating the concept of e-trust into the positioning of e-commerce companies, establishing two-way communication with consumers through social media channels, initiating the branding process for their websites, and engaging in social responsibility projects. Additionally, this study offers a novel contribution to the e-commerce literature by suggesting the consideration of effect size. The effect size value obtained in this study was determined to be 0.218867, which corresponds to a medium effect size according to Cohen's classification. This medium effect size can be employed for statistical power analysis or sample size determination in future studies within the field of e-commerce.

V. LIMITATION AND FUTURE SUGGESTIONS

Due to the high cost and time requirements of random sampling, and the absence of a comprehensive consumer records list, the study relies on convenience sampling. As a result, the findings cannot be generalized to the entire population. However, conducting similar studies in different geographical locations is likely to yield results that can be more broadly applicable and generalizable.

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