Impact of E- Service Quality, E-Satisfaction, and E-Loyalty in the Online Fashion Industry, Pakistan

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ABSTRACT

This research is primarily attentive on the development of E-commerce platforms which has allowed businesses to harness the power of the internet and reach a larger audience with their products and services. Ecommerce platforms provide businesses with a number of advantages that were not possible with brick-and-mortar stores. They offer businesses a wider reach as they are able to ship their products to customers anywhere in the world. E-commerce platforms allow businesses to offer a more personalized shopping experience to their customers as they can recommend products based on the customer's previous purchase history. Companies have found e-business marketing to be an easy and popular way to motivate their customers to buy a product while carrying out marketing activities. Data were collected using a structured questionnaire based on the Website Quality Instrument (WQI) and Customers Satisfaction Mediating Effect (SSME). To inspect the reliability of the scale, Cronbach Alpha is used in this research. Results showed that website quality has a significant impact on purchase intention. Customer satisfaction mediates the relationship between website quality and purchase intention. This research found that online satisfaction has a significant impact on e-loyalty. In other words, the more satisfied customers are with their online shopping experience, the more likely they are to be loyal to that particular online store. This loyalty, in turn, leads to increased satisfaction and further loyalty, creating a virtuous circle for the online retailer. This Study will benefit online business owners, and it will also help to grow their business.

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INTRODUCTION

Globally, in this battle of digital marketing, online companies competing on the edge to consider a new way to attract consumers through various social media marketing activities. The technical

development period gives new fields of customer engagement activity to online retail organizations and focuses on optimizing engagement, enabling extension and transformation of user and company relationships. Online businesses actively concerned inside the advertising and marketing activities but the visitors is scrolling the pages that make the anxiety in thoughts that response to hold on a particular marketing advancement (Grace T, 2017). Therefore, E-commerce has exploded in popularity around the world in recent years, but the vast majority of these sales were done by local purchasers buying from domestic merchants. However, buying from international merchants has recently gained popularity, with purchasers increasing from 15 to 21 percent. Around 25% of global purchasing is now done online, with China accounting for 440 million internet customers. The majority of retailers profit from their mobile web store/e-commerce platforms.

Although, E-commerce emerged because of social reforms aimed at meeting the needs of the people in the most efficient and effective ways. A web-based commercial center is a rapidly growing type of web-based trading business. Customer e service quality is the main attraction that establishes a good customer-brand relation. The consumer notices a difference in the commodity they see on-line compared to the one they got (Ming. O et al., 2016). Thus, the expansion of business lines has given motivation to businesses to focus on their online presence and develop strategies for e-commerce website development that can create a sustainable competitive edge (Shiau, Dwivedi & Lai, 2018). Many different types of businesses are using e-commerce platforms to drive sales and grow their businesses (Lawden & Travor, 2012).

Moreover, e-brand Satisfaction is effected by e service quality and it further effect on brand loyalty (Bowden, 2009). Brand satisfaction is described as a measuring index of post-activity that examines the internal state of the customer's perception regarding retail and shopping experiences. Investigating the degree of customer satisfaction is an important because happiness with the service of distribution impacts the choice of the customer to continue to use the product. Consumer satisfaction relies on fulfilling their initial assumption of a product / service output, according to the expectation-disconfirming principle (Oliver, 1980). Therefore, Business are facing a number of the most important demanding situations that consist of buyer's engagement (Lin.Z et al., 2016) and consumer trust (Long.L et al., 2016) brand loyalty can be increased with the increase in customer engagement with the product or services over the internet. In Pakistan, several studies have been conducted the customer e loyalty in online retailing sector (Abbas et al., 2018; Shahid and Ayaz, 2018; Haider et al., 2014; Irfan et al., 2019). But, rapidly increasing in the online shopping trends, retail brands are still stuck and not, yet studies find any most considerable tool for influencing e loyalty through online shopping. Therefore, this study is different from the previous literature owing to its failure to grasp the meaning of customer e loyalty through e quality services and e satisfaction. Thus, this study fills the gap as this study is to measure the impact of E- Service Quality, E-Satisfaction, and E-Loyalty in the Online Fashion Industry in Pakistan. Therefore, this study model performs on service quality factors of with the contribution of mean-end chain theory and builds e satisfaction and e trust role among customer e loyalty

LITERATURE REVIEW

Pakistan Online Retail Fashion industry

Pakistan is the 37th-largest Ecommerce market with a market value of $6 billion in 2021, coming in behind Israel and ahead of Iran. A 29 percent global growth rate was aided by a 45 percent increase in the Pakistani e-commerce business in 2021. Sales of online goods are increasing. Market dynamics provide the possibility for even further expansion as new markets are developing. The world will continue to increase during the coming years. This trend will be driven by East and Southeast Asia because of their expanding middle classes and lagging offline retail capabilities. The Statistic Digital Market Outlook predicts that market growth in Pakistan would persist in the upcoming years. The anticipated compound annual growth rate (CAGR 21–25) for the ensuing four years is 7%. This decrease, when contrasted with the year-over-year rise of 45 percent, shows a relatively competitive market. Pakistan's 19% internet penetration, which indicates that by 2021, 19% of the country's population would have made at least one online purchase, is another indicator of a saturated market.

Therefore, Pakistan has been on a quest to shake up its economy and develop a cost-effective strategy for achieving broad commercialization. To a certain extent. The growing IT sector, population expansion, and the number of individuals utilizing the internet have all aided this aim. Hence, E-Commerce in Pakistan would provide a sector that would assist citizens in achieving a national perception of wealth, and with its untapped potential, it would be beneficial to the people. It can give Pakistan with the optimal technique to travel a large area in a short amount of time by combining social and economic development with technology progress. According to one forecast, Pakistan's information technology exports might expand by 25% by 2022.

Theoretical Background

This study model applied mean-end chain theory and performs on service quality dimensions with the contribution of mean-end chain model theory and builds role among satisfaction, trust and loyalty of brand in e-retail stores. According to (Gutman, 1982), the theory of mean-end-chain stated that the service or product's attributes mean is to achieve values. However, the consumption of a brand iisinotilimited only toithe attributes' purchases or usage of the brand. The brand's consumption goes beyond the purchaseiandiextends toithe direct psychological benefits such as sign, pleasure, etc., related with the brand's experience. However, the customer always keeps in memory about the product and services and its attributes (Claeys et ial., 1995). Thus, brand's choice from the perceived desirable outcomes and reduces theiundesirableioutcomes associated with the services and products consumption (Gutman, 1982). Furthermore, The theory of means-end chain suggested that the value propositions of the product and services should be achieve after use the product and services, The means-end chain theory also suggested that, consumption of the product and services is not only the limitations, but psychological benefits are also mandatory to repurchase of the product. However, from the category of product and services play a vital role through loyalty in making customers satisfied when the customer is in search of pleasure, interest & sign from the services or products.

E-Service Quality

E-service quality can be defined as the overall satisfaction that a customer experiences when using an online service. This includes factors such as the ease of use, functionality, and overall user experience (Colby and Parasuraman, 2003). The E-Service quality scale was created by (Parasuraman et. al.2005), utilizing the means-end system to survey electronic help. First, the E-Service quality scale centers on genuine associations between the customer and the assistance sponsor rather than the nature of the Web website, which is steady with the essential objective of the current review, which is to examine the effect of e-administration quality on clients' eagerness to participate in web-based co-creation encounters. Second, E-Service quality incorporates the whole shopping experience of the customer(for example the connection point insight and the post-communication contribution), giving a complete image of the customer experience while reviewing e-Service quality as something other than how a customer mixes with a Web webpage. Third, the responsiveness, pay and contact aspects are enough location the nature of the e-administration recuperation process.

Online Satisfaction

Online satisfaction has been defined as the satisfaction of a customer with regard to previous purchases made through a specific retail-focused website. While, Oliver (1997) described customer online satisfaction as the psychological overview condition that arises when the emotion that follows unconfirmed expectations is combined with the previous customer experience feeling. The marketing literature agrees that satisfaction is positively connected to loyalty, the earlier interpretation tends to define consumers ' buying habits, including all their predictable buying patterns (Bennett et al., 2005). However, Szymanski and Hise (2000) found positive impact of brand satisfaction on loyalty and argued that, in evaluating e-satisfaction, customer expectations of web accessibility, merchandising (product offerings and product information), site design and financial security play a significant role in affecting brand loyalty. However, Royo Vela and Casamassima, (2011) concluded that satisfaction with the preferred brand is one of the determinants of brand loyalty and found a positive connection between brand satisfaction and brand loyalty in the context of CE. Furthermore, in recent study, Dawra, & Sahay, (2019), exposed that CE involvement factors highly positively associated with the brand satisfaction which tends to increase the brand loyalty in an online shopping brand. Further reveals that highly satisfied buyers are more likely to remain loyal to the brand.

Online Trust

Online trust is "the average consumer's propensity to depend on the brand's ability to fulfill its claimed purpose" defined by (Chaudhuri & Holbrook, 2001). Trust is typically more of a concern when there is asymmetry of facts and opportunism. Online trust is a feeling of confidence you have when using the internet, knowing that your personal information is safe and secure. When you trust a website, you feel confident that it will protect your information and keep it private. You also believe that the site is legitimate and that the content is accurate. When you don't have trust online, you might be worried about giving your personal information to a website (Sitkin and Roth, 1993). Furthermore, Online trust is the conviction that permits buyers readily become helpless

against site traders, because of the assumption that the Internet dealer will act wellbeing and act in specific legit and reliable ways is guaranteed, no matter what the purchaser's capacity to screen or control the web-based buy process (Hou, 2005). Moreover, Reichheld and Schefter, (2000) contended that trust is the absolute most significant element for clients when choosing a web-based provider. On the grounds, that without up close and personal contact, individuals require a lot of consolation in the web-based business. Then before online organizations can fabricate a relationship with their clients, they should initially exhibit that client's trust in them.

E-Loyalty

E-loyalty can be shown by the customers in the online shopping context by repurchasing it, promoting, and using positive word of mouth on community pages (Kim et al., 2009). Moreover, Kotler (2008) characterizes consumer loyalty as the effect of customers' assumptions on organization execution. Consumer loyalty is characterized by (Hellier et. al.2003) as the general sensation of delight and fulfillment felt by purchasers because of the capacity to satisfy the needs, assumptions, and requirements of customers regarding the organization's administration. With the development of internet business, consumer loyalty in the web-based climate has been named e-fulfillment. During this phase of faithfulness, clients are ordinarily dedicated to a brand or item (Oliver, 1999). Consumer loyalty is an aftereffect of administration given to clients and is an antecedent to re-dedication (Rachjaibun, 2007). Consumer loyalty is habitually characterized as the client's post-buy correlation of pre-buy assumptions versus execution got (Oliver, 1980; Zeithaml et al., 1993). Dishonestly faithful clients show rehash support without enthusiastic connection, as found in current lodging or carrier devotion programs (Shoemaker and Lewis, 1999). Attitudinal limit shows customers' enthusiastic or psychosomatic connection to an item/brand yet rarely brings about social ends like regular buys (Riley et al., 2001).

Mediating role of Online Satisfaction

The marketing literature agrees that satisfaction is positively connected to loyalty, the earlier interpretation tends to define consumer's buying habits, including all their predictable buying patterns (Bennett et al., 2005). A customer's positive attitude toward a certain web portal, which is the outcome of their total pleasure with online service interactions, determines loyalty toward any service provider. The relationship between customers' pleasure with a certain site and purchase intentions was later supported by research. It is therefore noticed that web pleasure increases the likelihood of making a purchase when purchase intent is taken into account as a loyalty factor. In recent study, Dawra, & Sahay, (2019), exposed that service quality involvement factors highly positively associated with the brand satisfaction which tends to increase the brand loyalty in an online shopping brand. Further reveals that highly satisfied buyers are more likely to remain loyal to the brand. Another study found a positive correlation between overall satisfaction with online retailers and the propensity to shop at the same e-store. However, Royo Vela and Casamassima, (2011) concluded that satisfaction with the preferred brand is one of the determinants of brand loyalty and found a positive connection between brand satisfaction and brand loyalty.

Moderating Role of Online Trust

Customer trust is normally characterized as the readiness to depend on a trade accomplice in whom one has confidence in a weak circumstance (Moorman et al., 1992). Though trust in a web-based store is characterized by a purchaser's ability to depend on the merchant and act in conditions that make the customer defenseless against the vender (Mayer et al., 1995). One more meaning of online trust is the conviction that permits buyers readily become helpless against site traders, because of the assumption that the Internet dealer will act wellbeing and act in specific legit and reliable ways is guaranteed, no matter what the purchaser's capacity to screen or control the web-based buy process (Hou, 2005). Therefore, E-trust will characterize as trust that clients have in web-based exchanges or the web-based trade channel. In such a manner, the significance of confidence in electronic settings has been reliably contended (Stewart, 2003). Solid proof has arisen, specifically, that customers are especially worried about installment security and expected extortion (e.g., Hoffman et al., 1999; Ratnasingham, 1998). However, Stewart (2003) finds a solid connection between trusts and buy expectations, while Lynch et al. (2001) find that trust is reliable, connected with online unwavering ness in an assortment of differentiating public settings. But Reichheld et al. (2000) and Reichheld and Schefter (2000) have been the most compelling in stressing the significance of confidence in building up and keeping up with faithfulness.

Conceptual Model
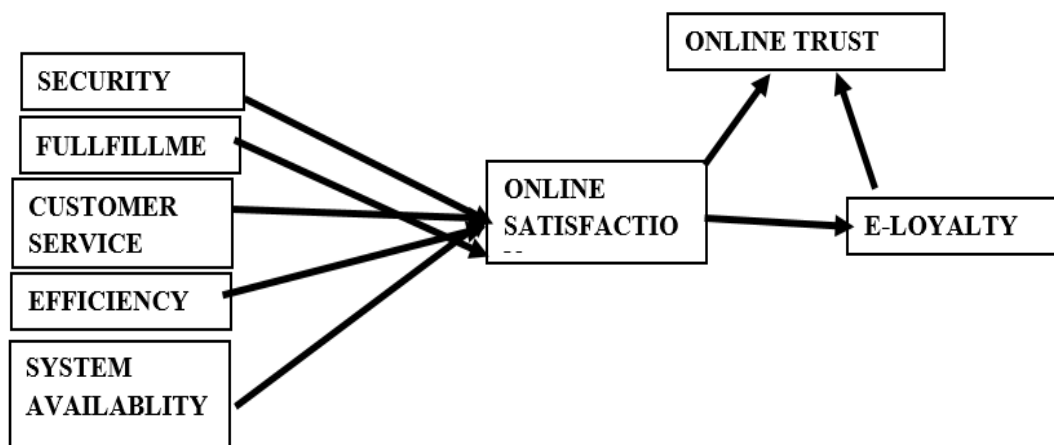
METHODOLOGY

 In this study, quantitative research is used to test theories and conduct deductive research (Bryman, 2012). Moreover, Correlation design is used to examine the relationship between variables. According to (Sekaran & Bougie, 2016), correlation is conducted in the natural environment to determine whether a relationship exists between two variables. While, the target population was the consumers who have done online shopping from different fashion websites apps etc. And sample data have been collected from the audience of Karachi Pakistan.

Nevertheless, Convenience sampling is applied. Convenience testing is a type of non-probability testing in which the example is drawn from a subset of the population nearby. This investigation is generally beneficial for pilot testing. It is the most appropriate fit for the study. A self-based survey questionnaire were distributed and data has been analyzed by using Smart PLS 3. (SEM). This accumulation followed the literature's rule of thumb (Hair et al., 2011)

However, the sample size in a multivariate analysis should be 10 times or greater than the number of predictor variables. There were five predictors in this study, and a sample size of 103 or greater was required. Based on the 10 times rules of thumb, the current study used the G*Power software version to ensure the sample size was adequate. G*Power's power analysis was based on a variety of statistical factors to determine the required sample sizes (Erdfelder, Faul, Lang, & Buchner, 2007). The study used seven predictors to arrive at a medium effect size of 0.15 and a 5% significance level. Based on these parameters, a sample size of 100 was calculated with a statistical power of 0.80, as in Figure
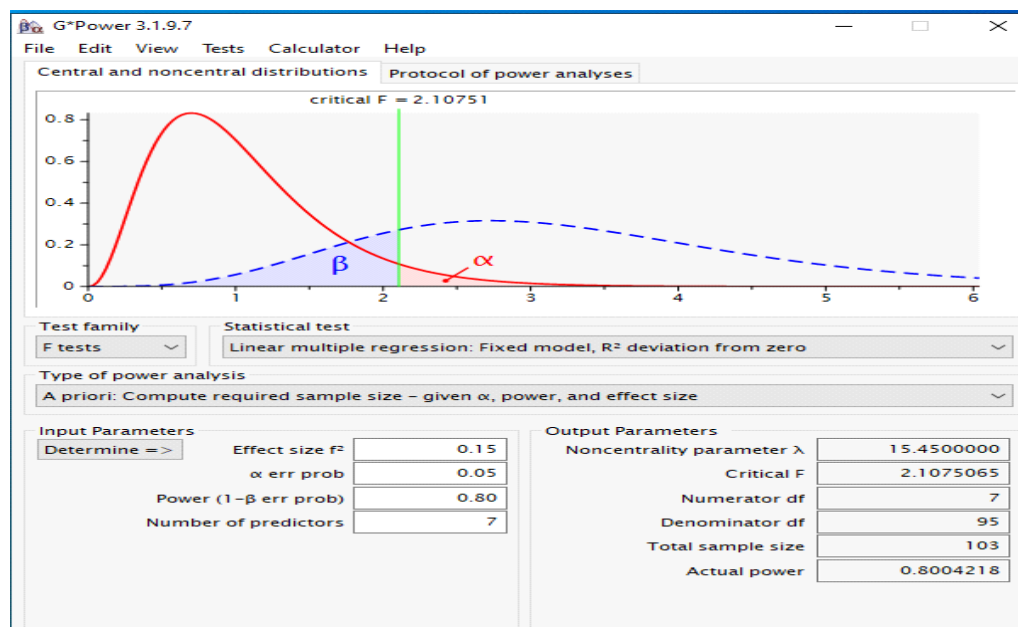
DATA ANALYSIS

Descriptive Analysis

Descriptive analysis was run to obtain the descriptive scores where the maximum and minimum scores, standard deviation, and the mean of all variables were assessed. Earlier in chapter three, a five-point Likert scale was used that ranged from "1 = strongly disagree to 5= strongly agree" Table 4.3 exhibits the mean scores of the variables ranging from 4.229 to 4.195 and the standard deviation scores are ranging from 0.59384 to 0.62630 in Table 4.2 below.

Table 4.2

Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
S	318	2.25	5.00	4.229	.59384
F	318	2.75	5.00	4.252	.49694
S.A	318	2.50	5.00	4.176	.61241
E	318	3.00	5.00	4.218	.48610
O.S	318	2.25	5.00	4.248	.55501
EL	318	2.75	5.00	4.199	.55504
OT	318	2.78	5.00	4.254	.50069
C.S	318	1.75	5.00	4.195	.62630

Note: S= Security, F= Fulfilment, S.A= System Availability, E= Efficiency, O.S= Online Satisfaction, E.L= E-Loyalty, O.T= Online Trust, C.S= Customer Service.

Measurement Model

Convergent validity

The convergent validity is tested through four different categories by utilizing PLS-SEM to measure the model internal and external validity, according to (Fornell and Larcker 1981). The four categories used to determine convergent validity are; Individual-item reliability, Cronbach's alpha, Composite reliability and Average variance extracted (AVE). Table 4.4, result illustrates the analyzed data to assess the convergent validity. To measure the competency of internal model, the Validity and Construct Reliability is used, Black (1999). Further suggest that by using analysis of Cronbach Alpha, the internal model reliability is measured. Reliability and validity data analysis is very beneficial for measurement of internal model consistency (Nunnally 1978). However, to examine the internal consistency, individual-items reliability is performed in loading section and result based on the criteria set by Fidell (2007) which suggest that individual-item loading should be greater than 0.5 which indicates the good reliability of individual-item. In loading column, each item loading figure is greater than 0.5 which meet the reliable criteria set by Fidell (2007). However, the Cronbach's*alpha and composite reliability*of all the variables are greater than 0.7, which meet the bench mark criteria of (Straub 1989). According to Cronbach L, J (1951), to show data reliability, values must be equal to or greater than 0.7. Moreover, Table 2 demonstrates that each Cronbach Alpha value is greater than 0.7, indicating a high level of reliability and validity. In addition, average variance extracting (AVE) was used to determine convergent validity. The value of each latent variable extracted in average variance (AVE) must be greater than or equal to 0.5 in order to certify the data recommended by (Fornell and Larcker, 1981), so all values of the Average variance extracted (AVE) are based on the rule. Furthermore, in the composite reliability

column, the values should be greater than or equal to 0.7, so as shown in Table.2, all of the variables have values greater than or equal to 0.7 that support the rule state (Gefen et.al. 2000). This indicates that the data is trustworthy for further analysis and that its internal consistency is acceptable.

Table 4.4: *Construct Reliability, Cronbach's Alpha, Composite Reliability, and AVE of Latent Variables*

Construct	Items	Loading	Cronbach's Alpha	CR	AVE
Customer Service	CS1	0.798	**0.754**	**0.844**	**0.576**
	CS2	0.727			
	CS3	0.768			
	CS4	0.740			
E-Loyalty	EL1	0.859	**0.876**	**0.915**	**0.728**
	EL2	0.828			
	EL3	0.863			
	EL4	0.863			
Efficiency	E1	0.801	**0.898**	**0.924**	**0.710**
	E2	0.854			
	E3	0.837			
	E4	0.858			
	E5	0.861			
Fulfilment	F1	0.845	**0.873**	**0.913**	**0.724**
	F2	0.839			
	F3	0.855			
	F4	0.864			
Online Satisfaction	OS1	0.863	**0.882**	**0.919**	**0.738**
	OS2	0.845			
	OS3	0.856			
	OS4	0.872			

Online Trust	OT1	0.717	**0.892**		**0.913**	**0.538**
	OT2	0.731				
	OT3	0.742				
	OT4	0.779				
	OT5	0.761				
	OT6	0.723				
	OT7	0.713				
	OT8	0.711				
	OT9	0.720				
Security	S1	0.792	**0.751**		**0.843**	**0.573**
	S2	0.748				
	S3	0.756				
	S4	0.730				
System Availability	SA1	0.852	**0.869**		**0.911**	**0.718**
	SA2	0.843				
	SA3	0.838				
	SA4	0.856				

Discriminant Validity

Discriminant validity is defined as the percentage of construct variables whose percentages differ from one another (Carmines and Zeller, 1979). When comparing an indicator's outer loading on other related constructs, discriminant validity can be determined, and it should be greater than all of its loading on other constructs (Rahi, 2017). The discriminant validity of the constructs is confirmed by the fact that all items measuring a single construct loaded higher on that construct and lower on the others. When variables have an AVE stacking larger than 0.5, discriminant validity is appropriate, and it should not be less than half of the estimation fluctuation was wedged by the develop (Jaw, 1998). Furthermore, discriminating validity test that values between each row and its previous values are higher than the value shown in between one variable-construct and the other variable-construct.

Table 4.6: Fornell-Larcker Criterion

	CS	E-L	EFF	FULLFILL	OS	OT	SEC	SA
CS	**0.759**							
E-L	0.544	**0.853**						
EFF	0.548	0.704	**0.842**					
FULLFIL	0.450	0.679	0.580	**0.851**				
E SAT	0.536	0.766	0.636	0.646	**0.859**			
E-T	0.476	0.670	0.557	0.544	0.606	**0.733**		
SECURITY	0.072	0.303	0.265	0.272	0.346	0.101	**0.757**	
SA	0.503	0.724	0.637	0.546	0.654	0.502	0.205	**0.847**

Note: S= Security, F= Fulfilment, S.A= System Availability, E= Efficiency, O.S= Online Satisfaction, E.L= E-Loyalty, O.T= Online Trust, C.S= Customer Service.

Cross Loading

The cross-loading factor analysis table displays the strategies for data reduction and displays the elements of the test that report on similar assemblies, given the fact that factor analysis often has the potential to minimize the outsized data into lesser data (Emory and Cooper, 1991). As the above table 4.2.3 shown the cross loading of each item of their particular variable. Each value in a row should have greater value deferentially within its variable. Furthermore, the ranges of all items are greater than 0.05, which indicate the perfect outer loading as suggested the criteria of 0.50 by (Hair et al, 1998).

Table 4.7 Cross Loading

	CS	E L	EF	FF	ES	ET	S	SA
CS1	**0.798**	0.462	0.462	0.388	0.446	0.386	0.111	0.408
CS2	**0.727**	0.417	0.437	0.329	0.382	0.357	0.038	0.392
CS3	**0.768**	0.408	0.376	0.320	0.404	0.349	0.010	0.389
CS4	**0.740**	0.357	0.383	0.324	0.390	0.350	0.053	0.333
EFFI1	0.401	**0.559**	0.801	0.433	0.466	0.427	0.281	0.490
EFFI2	0.451	**0.605**	0.854	0.522	0.569	0.493	0.243	0.534
EFFI3	0.480	**0.584**	0.837	0.469	0.537	0.476	0.200	0.596
EFFI4	0.518	**0.623**	0.858	0.519	0.548	0.503	0.199	0.516

EFFI5	0.453	**0.594**	0.861	0.496	0.553	0.443	0.200	0.547
EL1	0.469	0.859	**0.616**	0.589	0.658	0.600	0.266	0.579
EL2	0.465	0.828	**0.588**	0.581	0.626	0.545	0.208	0.580
EL3	0.492	0.863	**0.610**	0.567	0.642	0.566	0.234	0.659
EL4	0.433	0.863	**0.590**	0.580	0.687	0.576	0.324	0.652
FUL1	0.307	0.590	0.473	**0.845**	0.539	0.488	0.252	0.430
FUL2	0.412	0.560	0.495	**0.839**	0.506	0.442	0.239	0.448
FUL3	0.376	0.570	0.545	**0.855**	0.540	0.439	0.207	0.473
FUL4	0.435	0.589	0.466	**0.864**	0.607	0.479	0.229	0.505
OS1	0.479	0.656	0.602	0.574	**0.863**	0.543	0.301	0.582
OS2	0.452	0.647	0.567	0.566	**0.845**	0.499	0.256	0.569
OS3	0.453	0.653	0.490	0.513	**0.856**	0.522	0.339	0.515
OS4	0.456	0.678	0.525	0.565	**0.872**	0.519	0.294	0.580
OT1	0.380	0.510	0.399	0.436	0.462	**0.717**	0.103	0.373
OT2	0.353	0.492	0.461	0.391	0.427	**0.731**	0.030	0.351
OT3	0.357	0.553	0.399	0.437	0.458	**0.742**	0.129	0.380
OT4	0.327	0.498	0.460	0.430	0.493	**0.779**	0.091	0.374
OT5	0.311	0.491	0.398	0.394	0.448	**0.761**	0.112	0.378
OT6	0.423	0.442	0.414	0.320	0.410	**0.723**	0.018	0.314
OT7	0.340	0.495	0.346	0.392	0.419	**0.713**	0.053	0.416
OT8	0.364	0.434	0.423	0.404	0.443	**0.711**	0.062	0.355
OT9	0.291	0.496	0.373	0.374	0.433	**0.720**	0.052	0.367
SA1	0.486	0.659	0.567	0.496	0.585	0.434	0.181	**0.852**

SA2	0.392	0.575	0.512	0.411	0.534	0.408	0.192	**0.843**
SA3	0.407	0.578	0.522	0.465	0.541	0.426	0.168	**0.838**
SA4	0.413	0.637	0.554	0.474	0.553	0.433	0.155	**0.856**
SEC1	0.091	0.233	0.197	0.241	0.270	0.075	**0.792**	0.176
SEC2	0.063	0.251	0.179	0.179	0.274	0.074	**0.748**	0.186
SEC3	0.020	0.247	0.251	0.192	0.225	0.103	**0.756**	0.149
SEC4	0.040	0.185	0.177	0.213	0.277	0.052	**0.730**	0.104

Note: S= Security, F= Fulfilment, S.A= System Availability, E= Efficiency, O.S= Online Satisfaction, E.L= E-Loyalty, O.T= Online Trust, C.S= Customer Service.

Heterotrait- Monotrait Ratio (HTMT)

The Partial Least Square (PLS) process methodology for assessing value evaluation is the relationship's HTMT. According to them, the identification of model valuation is the most important factor (Gold et al., 2001) all of the variables' values must be less than 0.8 or more than 0.9. All HTMT ratio values for all variables must be less than 0.90, according to the criterion. The numbers range from 0.333 to 0.777 when rendered using the thumb rule, and they meet the norms.

Table 4.11: Heterotrait- Monotrait Ratio (HTMT)

	CS	**EL**	**EFF**	**FULL**	**OS**	**OT**	**SEC**	**SA**
CS								
E	0.667							
E	0.662	0.794						
FF	0.552	0.776	0.655					

ES	0.655	0.872	0.713	0.734		
ET	0.581	0.756	0.621	0.613	0.682	
S	0.106	0.372	0.325	0.336	0.425	0.129
SA	0.617	0.827	0.720	0.624	0.745	0.569	0.252

Note: S= Security, F= Fulfilment, S.A= System Availability, E= Efficiency, O.S= Online Satisfaction, E.L= E-Loyalty, O.T= Online Trust, C.S= Customer Service.

Structural Equation Model (SEM)

The statistics of some endogenous latent variables, as well as the latent variables, are analyzed using a structural model. The most useful characteristic of the Partial Least Squares (PLS) approach is that it can calculate path coefficients to analyses structural models and hypotheses. PLS is evaluated using R-squared calculation for dependent latent variables because it does not require normally distributed data (Cohen, 1988). The hypotheses were examined using a bootstrapping approach given by (F.Hair et al (2014).

However, R Square analysis explains that variance in the endogenous variable explained by the exogenous variables. Simply, it's mean how much change in the dependent variable can be accounted by one of more independent variables. Therefore, in below table 4.7, R square showed that E loyalty affected with the change of 75% and Online satisfaction affected with the change of 61%, while online trust result revealed prior change with 36%.

Table 4.7 R Square

	R Square	R Square Adjusted
E LOYALTY	0.754	0.749
ONLINE SATISFACTION	0.612	0.606
ONLINE TRUST	0.367	0.365

Path coefficient Analysis

Table 4.9: Path Analysis

	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics (|O/STDEV|)	P Values	Remarks

CS-> EL	0.034	0.039	0.854	0.393	not supported
CS > OS	0.17	0.048	3.488	0.000	supported
EFF > EL	0.151	0.053	2.818	0.005	supported
EFF > OS	0.16	0.054	2.94	0.003	supported
FULL -> EL	0.152	0.044	3.453	0.001	supported
FULL -> OS	0.28	0.053	5.313	0.000	supported
OS -> E L	0.238	0.062	3.901	0.000	supported
OS-> OT	0.609	0.044	13.85	0.000	Supported
OT -> EL	0.211	0.043	4.889	0.000	Supported
SEC -> EL	0.064	0.032	1.961	0.05	Supported
SEC -> OS	0.16	0.041	3.884	0.000	Supported
SA -> EL	0.252	0.048	5.311	0.000	Supported
SA -> OS	0.279	0.058	4.838	0.000	Supported

H1: Fulfillments have positive relationship with online satisfaction.

Path analysis result revealed a positive and significant association between fulfillment and online satisfaction is ((t =5.313, β = 0.000). therefore hypothesis 1 is supported.

H2: efficiency have positive relationship with online satisfaction.

Result demonstrated that there is a positive and significant association between efficiency and online satisfaction is ((t =2.940, β = 0.003). therefore hypothesis 2 is supported.

H3: customer service have positive relationship with online satisfaction.

Hypothesis result showed a positive and significant association between customer service and online satisfaction is ((t =3.48, β = 0.000). therefore hypothesis 3 is supported.

H4: system availability have positive relationship with online satisfaction.

Path analysis result revealed a positive and significant association between system availability and online satisfaction is ((t=4.83, β = 0.000). therefore hypothesis 4 is supported.

H5: security have positive relationship with E-loyalty.

Result of path analysis concluded that there is a positive and significant association between security and online satisfaction is ((t =3.844, β = 0.000). therefore hypothesis 5 is supported.

H6: security have positive relationship with online E-loyalty.

Path analysis figured a positive and significant association between security and e-loyalty is ((t =1.961, β = 0.050). therefore hypothesis 6 is supported.

H7: system availability have positive relationship with online E-loyalty.

Path analysis result indicated a positive and significant association between system availability and e-loyalty is ((t =1.961, β = 0.050). therefore hypothesis 7 is supported.

H8: Fulfillment have positive relationship with online E-loyalty.

Hypothesis result from path analysis revealed that there is a positive and significant association between fulfillment and e-loyalty is ((t =3.453, β = 0.001). therefore hypothesis 8 is supported.

H9: efficiency have positive relationship with online E-loyalty.

Result of path analysis showed a positive and significant association between efficiency and e-loyalty is ((t =2.818, β = 0.005). therefore hypothesis 9 is supported.

H10: customer service have negative relationship with online E-loyalty.

Findings of this hypothesis indicated a positive and significant association between efficiency and e-loyalty is ((t =0.845, β = 0.395). therefore hypothesis 10 is not supported.

H11: online satisfaction has a significant impact on online E-loyalty.

The result from path analysis revealed a positive and significant association between online satisfaction and e-loyalty is ((t =3.091, β = 0.000). therefore hypothesis 11 is supported.

H12: online satisfaction has a significant impact on online trust.

Path analysis findings demonstrated a positive and significant association between online satisfaction and online trust is ((t =13.85, β = 0.000). therefore hypothesis 12 is supported.

H13: online trust moderates a significant effect between online satisfaction and E-loyalty.

Path analysis finding concluded a positive and significant association between online trust moderates a significant effect between online satisfaction and E-loyalty. is ((t =4.899, β = 0.000). therefore hypothesis 13 is supported.

Direct Relationships the Measurement Model

The non-significant path show signs in opposite direction does not support the hypothesis whereas the path that are significant usually support the purpose relationship (Hair et al 2013). Before testing the mediation effect, bootstrapping was performed to attend the t-value to assess whether the relationship is direct, the result of bootstrapping. The results of structural model from SMART-PLS having t-values, standard error, p-values show direct relationship of the variables with dependent variable using bootstrapping.

Table 4.10 *Direct Path Coefficient of the Structural Model (Bootstrapping)*

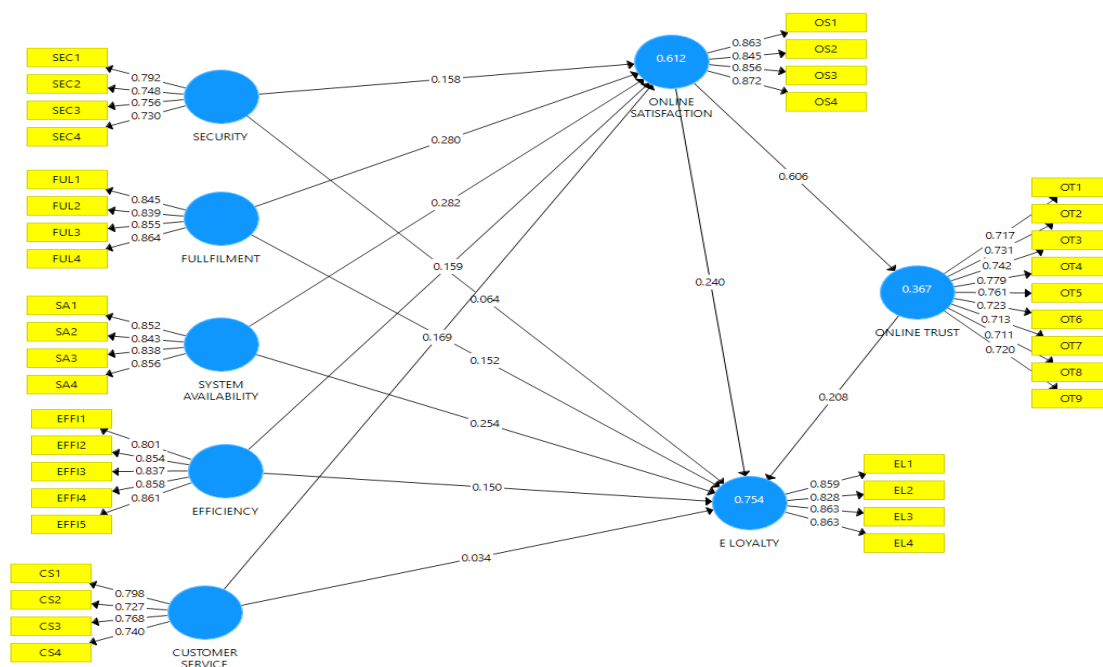|	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Remarks
CS-> EL	0.034	0.039	0.854	0.393	not supported
CS > OS	0.17	0.048	3.488	0.000	supported
EFF > EL	0.151	0.053	2.818	0.005	supported
EFF > OS	0.16	0.054	2.94	0.003	supported
FULL -> EL	0.152	0.044	3.453	0.001	supported
FULL -> OS	0.28	0.053	5.313	0.000	supported
OS -> E L	0.238	0.062	3.901	0.000	supported
OS-> OT	0.609	0.044	13.85	0.000	supported
OT -> EL	0.211	0.043	4.889	0.000	supported
SEC -> EL	0.064	0.032	1.961	0.05	supported
SEC -> OS	0.16	0.041	3.884	0.000	supported
SA -> EL	0.252	0.048	5.311	0.000	supported
SA -> OS	0.279	0.058	4.838	0.000	supported

Figure 4.13 (above) SEM Boostrapping

Moderation Analysis

As per Ramay et al (2012), moderation test is executed to discover whether the moderating construct affects the strength or the direction of the association of the endogenous and exogenous construct. Also, added by Ramay et al (2012) that typically, a moderating construct is required when the association between the Independent and the dependent construct is insignificant or week. There are several methods to test the effect of moderation. There is a method namely; Hierarchal regression process having three steps, but this method is complex as the measurement are to be done manually by using different Transforms, functions, compute and by measuring product from every pair. But there is also a method through which moderating impact can be analyzed. This technique initially treats the moderating construct as an independent construct in the variable. This technique is applied through using PLS Software. This model is known as main effect model and bore applying this interaction term, R-square is noted initially. For this study, moderation effect is tested through creating the moderation value as an additional variable in the construct then Applying cross product of predictor, indicator variable and moderating variable (Chin et al 2003). It is also known as product indicator approach.

Figure 4.11 Moderation Model
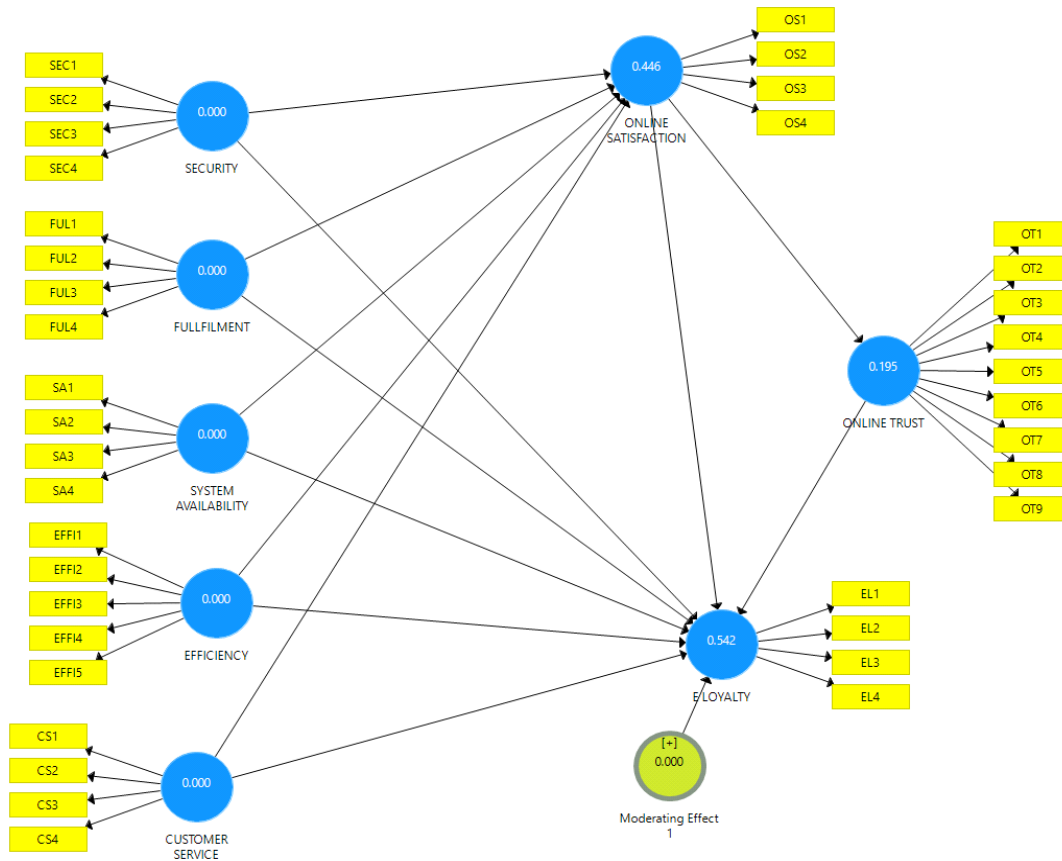
Mediation Analysis

The test of the mediation effect was undertaken after the direct associations had been tested. There are certain steps in assessing the link, according to (Hayes, 2009). First, a researcher must fit a model using SEM to approximate the link between the predictor and the mediator variables, where path "a" represents the mediator-criterion variable relationship and path "b" represents the association between the three variables. The t-values were then determined. Third, all indirect effects' standard errors (SE) were calculated.

Table 4.12: mediation Model Result

	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Remarks	97.50%
CS-> EL	0.034	0.039	0.854	0.393	not supported	0.1092
CS > OS	0.17	0.048	3.488	0	supported	0.2676
EFF > EL	0.151	0.053	2.818	0.005	supported	0.2516
EFF > OS	0.16	0.054	2.94	0.003	supported	0.2649
FULL -> EL	0.152	0.044	3.453	0.001	supported	0.2395
FULL -> OS	0.28	0.053	5.313	0	supported	0.3829
OS -> E L	0.238	0.062	3.901	0	supported	0.3615
OS-> OT	0.609	0.044	13.85	0	supported	0.6935
OT -> EL	0.211	0.043	4.889	0	supported	0.3016
SEC -> EL	0.064	0.032	1.961	0.05	supported	0.125
SEC -> OS	0.16	0.041	3.884	0	supported	0.2395
SA -> EL	0.252	0.048	5.311	0	supported	0.3467
SA -> OS	0.279	0.058	4.838	0	supported	0.3918

H14: online satisfaction has significant mediating effect between customer service and E-loyalty.

Path analysis mediation result showed that online satisfaction mediating a positive and significant association between customer service and online satisfaction is ((t =3.48, β = 0.000). therefore hypothesis 14 is supported.

H15: online satisfaction has significant mediating effect between security and E-loyalty.

Mediation finding revealed that online satisfaction mediating a positive and significant association between security and online satisfaction is ((t =3.844, β = 0.000). therefore hypothesis 5 is supported

H16: online satisfaction has significant mediating effect between system availability and E-loyalty.

Result demonstrated that online satisfaction mediating a positive and significant association between system availability and online satisfaction is ((t=4.83, β = 0.000). therefore hypothesis 16 is supported

H17: online satisfaction has significant mediating effect between efficiency and E-loyalty.

The hypothesis path analysis result exposed that online satisfaction mediating a positive and significant association between efficiency and online satisfaction is ((t =2.940, β = 0.003). therefore hypothesis 17 is supported.

H18: online satisfaction has a significant mediating effect between fulfilment and E-loyalty

Path analysis output concluded that online satisfaction mediating ***a*** positive and significant association between fulfilment and E-loyalty is ((t =5.313, β = 0.000). therefore hypothesis 18 is supported.

Discussion

The study checks one of the maximum noted fashions in a growing financial system in which the net purchasing fashion continues to be emerging. The look at displays consequences primarily based totally on people who've real performed online transactions, in any other case folks who do now no longer behavior those transactions have their very own perceptions of Service pleasant (Yang et al., 2004). The findings of this research propose that customers` post-buy sports associated with delivery and monitoring play a great position in online purchasing for online consumers. The consequences additionally display that customer support is the maximum great thing a few of the tested antecedents for online consumers in Pakistan. Building online beliefs is a crucial issue for companies to achieve an e-trade environment – in which transactions are greater impersonal and anonymous – as this impacts clients` buy intentions. An e-trade, consumers can't without delay enjoy goods (with some virtual exceptions), and they make buy selections primarily based totally on the statistics furnished with the aid of using online stores besides from their perceptions of net websites. Further, the studies indicate that e-companies must construct net websites that aren't most effective beneficial, or secure, and that admire privateers, however, which might be additionally trustworthy. Web sites can take advantage of beneficial strategies or informative content material to inspire clients to experience benevolence and decrease clients` usage concerns. Hence, the measurement started with inside the studies construct a robust effect inside Pakistan.

CONCLUSION

It is important to provide a good e-service in the online fashion industry because customers can easily take their business elsewhere if they are not satisfied. E-service quality is a measure of how

well a company's website meets customer expectations. E-satisfaction is the customer's overall satisfaction with the website. E-loyalty is the customer's loyalty to the website, which can be measured by repeat visits and purchases. The above study covers the connection of the three key variables. Moreover, using the Pearson Correlation Analysis, Multiple Regression Analysis, and Internal Reliability Analysis Test, the result confirmed that each one of the 3 unbiased variables encompasses provider high-satisfactory and line accept as true with having fantastic considerable dating with the patron satisfaction.

Managerial Implications

The findings of this observation have real implications for e-trade post-sports setup. This observation reveals that post-buy logistic sports have a drastically wonderful effect on customer pleasure of online buyers, which affects their repeated online purchasing and recommending their purchasing web website online to pals or relatives. The observation can offer guidelines for managers about constructing customer pleasure for non-stop online purchasing. More wonderful emotions approximately logistic offerings can result in a better chance of customer pleasure and continuance of online purchasing. Thus, e-trade agencies must manipulate their post-shopping logistic offerings. They might also additionally attempt to apprehend their customer reviews approximately their post-buy logistic offerings first after which combine focused metrics throughout the shipping, return, and monitoring procedures to make sure customer satisfaction.

Future Recommendations

A range of obstacles and suggestions for destiny studies may be suggested. One capability hassle is the scholar pattern, which will not symbolize the broader population. Further, the studies did now no longer manipulate for the opportunity that respondents may also have heard approximately the corporation earlier than thru advertising, different knowledge, or from different humans, inflicting bias and main to a few fashioned consider ideals approximately the corporation. Future studies ought to acquire a broader, greater managed pattern and use a wider variety of merchandise. Prospective studies may also look at factors influencing consumers` next buy behaviors, including product quality, transport methods, and after-income providers. Further, studies may observe different viable determinants affecting online preliminary consider, including advertising and marketing tactics, product varieties, charge ranges, online provider, net web website online quality, and degrees of comfort (time financial savings and/or the rate of transaction processes).

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