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Bibliography:
Jain, N. K., & Sadh, A., "Determinants of shopping satisfaction and brand loyalty in e-tailing", Proceedings International Marketing Trends Conference 2015.

Determinants of shopping satisfaction and brand loyalty in e-tailing

Abstract

This study addresses on shopping satisfaction and brand loyalty of customers in an online B2C commerce. We draw upon extant literature in the fields of e-tailing, E-S QUAL internet retail service quality, perceived value, trust, ease of return, adjusted expectations, and customer satisfaction/ brand loyalty to develop a model and set of hypotheses relating ten variables in B2C internet retail environment. The present study also investigates the effect of adjusted expectations, i.e., expectations updated after customer experience; in the satisfaction-loyalty link. Our structural model analysis shows that perceived value, trust and ease of return positively affect online shopping satisfaction and e-loyalty. e-loyalty determinants partially mediate through shopping satisfaction to e-loyalty. Adjusted expectations partially mediates between shopping satisfaction and e-loyalty. The study helps e-tail managers to understand the perceived value of their offerings in the eyes of customer and potential means of acquiring and retaining loyal customers. In addition, this paper also contributes to consumer behavior literature by investigating the latent variables of shopping satisfaction and brand loyalty.

Keywords: e-tailing, Perceived value, Trust, Shopping satisfaction, e-loyalty

1. Introduction

Online retail sales in India have increased substantially over the past few years, with sales reaching INR. 170.0 billion in 2013 due to increased internet users (176 million)[1]. This growth is primarily driven by the sale of products like apparel, footwear, consumer electronics, consumer appliances, beauty, personal care, consumer healthcare, etc. Indian retailing has a paradigm shift with urban consumers switching from store-based shopping to online shopping. The paradigm shift is mainly due to the benefits of competitive pricing, easy payment options like online banking, credit card, debit card and the recent popular cash-on-delivery option, money and time savings, etc. With the e-tailers offering convenient return and replacement policies, consumer trust has increased in this channel. The "showrooming" trend has become popular, that is, consumers visit traditional retail store to get the touch and feel of the product but use online channel to get the best cheapest deal. With this significant shift in shopping habits of Indian consumers, store-based retailers like Bata (apparel and footwear specialist retailer), Croma (electronics and appliance specialist retailer), etc. have also launched their website offering online shopping during 2012[2].

As competition increases in the multichannel retailing environment over Internet, e-tailers have not only pressure to acquire new customers but also to retain them. With close interaction from e-tail managers of leading e-tailers, customers' shopping satisfaction and repeat purchase were identified as the most significant performance measure. Therefore, for the present study, we define e-loyalty as the consumer's attitude towards an e-tailer resulting in repeat buying behavior (Anderson & Srinivasan, 2003; Gremler, 1995; Keller, 1993). Adjusted expectations affect consumers and based on their satisfaction level, consumers decide to shop again from the same e-tailer. e-tailers offer ordering, shipping, tracking and returns information on the internet. Though similar products and services are offered by the e-tailers, e-tail service quality, perceived value and trust should lead to customer acquisition and retention. Nowadays, product returns/replacement have also increased in the online shopping environment. Unfortunately, prior literature has not considered the influence of returns policy on shopping satisfaction and e-loyalty. In order to fill these gaps, this paper studies how e-tail service quality, perceived value, trust and ease of returns influence shopping satisfaction and e-loyalty. Further investigation was carried out to understand the relationship between shopping satisfaction, adjusted expectations and e-loyalty; addressing post consumption experience.

2. Conceptual Framework

The conceptual framework consists of four elements. First, we include the e-tail service quality dimension identified by earlier research as (Cronin Jr & Taylor, 1994a; Kim, Jin, & Swinney, 2009; Lin & Lekhawipat, 2014). The e-tail service quality includes the website related features like ease, speed, navigation, correct technical functioning; privacy concerns like degree of safety and protecting customer information; and order fulfillment aspects like delivery commitments, availability of products and their condition on arrival. Next we include perceived value and trust which are prerequisite for gaining shopping satisfaction and loyalty of customers in e-tailing.

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[1] Source: Internet Retailing in India: Euromonitor International, March 2014.
[2] Source: Retailing in India, Euromonitor International, March 2014.

Previous studies have not taken products returns into consideration. e-tailing has an average of 20% return rate and in certain sectors like fashion apparel, it touches 60% also[3]. "Easy Returns", "30-day Replacement Guarantee", "No Questions Asked" return policies are offered by the e-tailers to acquire and retain customers. Thus, we have included ease of return as an important dimension in the study. The scope of the study is restricted to selling of tangible products over internet and pure-play internet retailers are included in the study because pure-play internet retailers dominate the online retail market.[4]

2.1 e-tail service quality (E-S-QUAL) dimensions-Efficiency, Fulfillment, System Availability (SysAvail) and Privacy as antecedents of online shopping satisfaction and e-loyalty.

Service quality is basically a measure to determine how well the service level delivered matches with customer expectations(Lewis & Booms, 1983; Ananthanarayanan Parasuraman, Zeithaml, & Malhotra, 2005).Crosby (1979) defined quality as "conformance to requirements". Cronin Jr & Taylor (1992) proposed that service quality should be conceptualized and measured as an attitude (page 64). They concluded that customer satisfaction is an antecedent to service quality and compared to service quality; customer satisfaction has higher impact on purchase intentions. Anantharanthan Parasuraman, Zeithaml, & Berry (1985) pioneered service quality research by proposing a service quality gap model. They identified ten dimensions of service quality-reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer and tangibles. A Parasuraman, Zeithaml, & Berry (1988) further developed SERVQUAL instrument (22 items and five dimensions-tangibles, reliability, responsiveness, assurance and empathy) for measuring customer perceptions and expectations of service quality in service and retailing organizations. SERVQUAL scale has been subjected to criticism (Brown, Churchill Jr, & Peter, 1993; Cronin Jr & Taylor, 1992, 1994b). Cronin Jr & Taylor (1992) proposed SERVPERF scale, performance based scale is more efficient than expectation perception gap SERVQUAL scale. Zeithaml, Parasuraman, & Malhotra (2002) proposed a conceptual framework for measuring service quality delivery through websites. They identified five dimensions for measuring electronic service quality (e-SQ) – information availability and content, ease of use, privacy/security, graphic style and fulfillment/reliability. Wolfinbarger & Gilly (2003) identified four factors- website design, fulfillment/reliability, privacy/security and customer service for measuring consumers' perceptions of online e-tail quality (etailQ). Ananthanarayanan Parasuraman, et al. (2005) developed a multi-item scale for measuring service quality delivered by websites. E-S-QUAL Scale has four dimensions – efficiency, fulfillment, system availability and privacy. They also proposed E-RecS-QUAL scale (comprised of three dimensions-responsiveness, compensation and contact) as a subscale of service scale for handling service problems, inquiries, complaints and product returns for customer having non-routine encounters with websites. Bauer, Falk, & Hammerschmidt (2006) developed an eTransQual Scale for measuring online service quality incorporating both utilitarian and hedonic quality elements. They found functionality/design, enjoyment, process, reliability and responsiveness as five discriminant quality dimensions affecting customer satisfaction. Rafiq, Lu, & Fulford (2012) argued that E-S-QUAL Scale E-S-QUAL scale by Parasuraman, Zeithaml, and Malhotra (2005) lacked external validation. They showed that

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[3] http://www.thirdeyesight.in/articles/satisfaction-guaranteed-returns-online-retailers.html.
[4] Source: Credit Rating Information Services of India Limited (CRISIL) Report on Online Retail to treble over to next 3 years (2012).

Efficiency, System Availability Fulfillment, and Privacy are the potential dimensions of E-S-QUAL scale for measuring internet retail service quality. We adopt the same E-S-QUAL scale for measuring e-tail service quality in our study. Wolfinbarger & Gilly (2003) found that order fulfillment and website design significantly affects online purchase experience and further it leads to online customer satisfaction and customer loyalty. Thus, we propose the following hypotheses:

H1a: e-tail service quality (E-S QUAL-Efficiency, System Availability, Fulfillment and Privacy) positively influence online shopping satisfaction.

H1b: e-tail service quality (E-S QUAL-Efficiency, System Availability, Fulfillment and Privacy) positively influence e-loyalty.

….direct effect on online shopping satisfaction
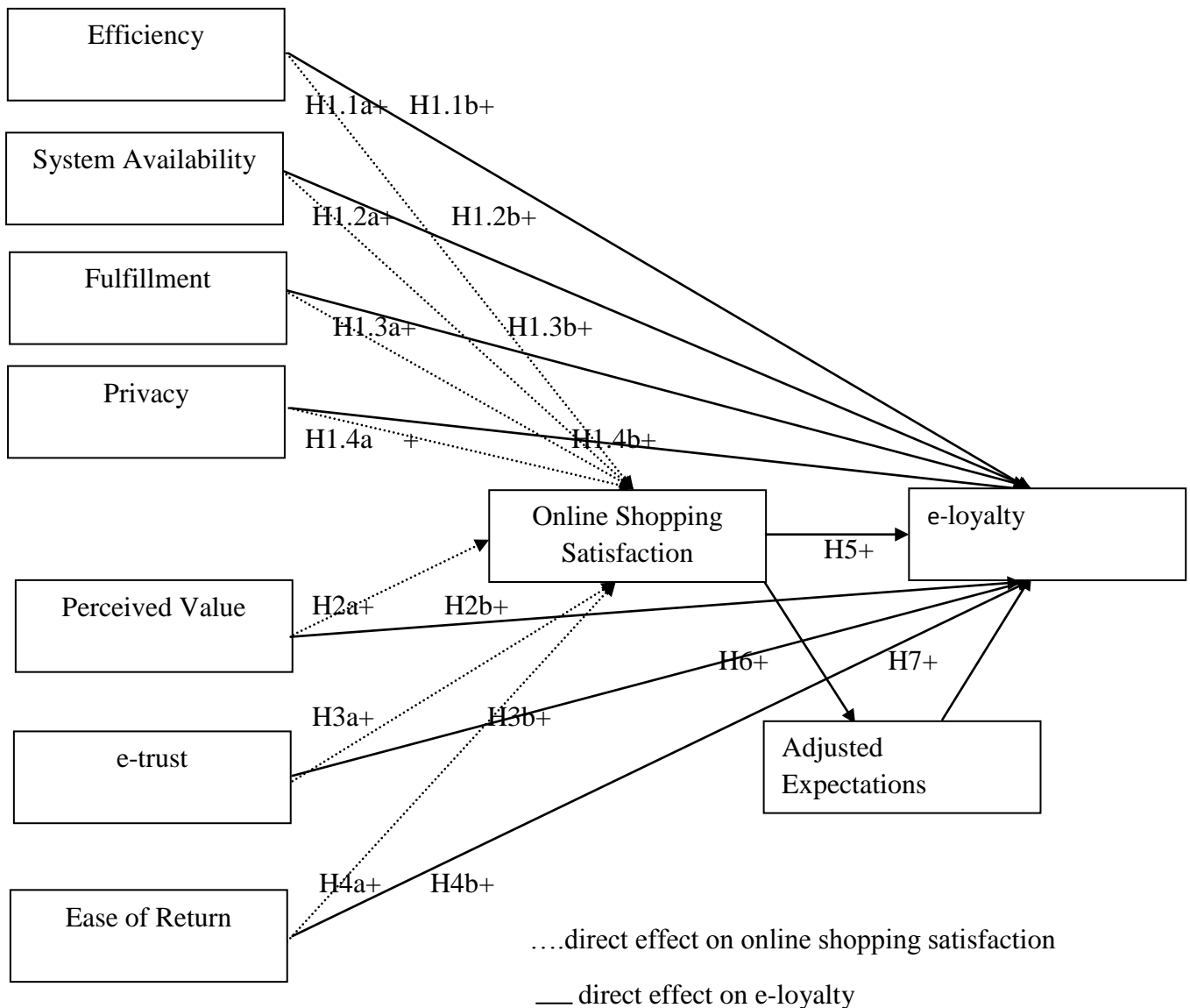
___ direct effect on e-loyalty

Figure 1: Conceptual Model

2.2 Perceived Value (PercValue) as an antecedent of online shopping satisfaction and e-loyalty

Zeithaml (1988,p.14) defined perceived value as "the consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given." Previous research has established a significant relationship between perceived value and customer loyalty (Dodds, Monroe, & Grewal, 1991; Ping Jr, 1993; Sirohi, McLaughlin, & Wittink, 1998).Sweeney, Soutar, & Johnson (1999) further explored the antecedents and consequences of perceived value, considering the significance of perceived risk into retail quality-value link. Search cost is lower in e-tailing, thus customers are likely to compare prices to get the maximum benefits by purchasing goods and services (Bakos, 1991). If perceived value is high, customers will be reluctant to switch to other e-tailers, contributing to an increased e-loyalty (Anderson & Srinivasan, 2003). Some researchers have also reported positive relationship between perceived value and satisfaction in an online retailing environment e-commerce (Anderson & Srinivasan, 2003; Harris & Goode, 2004). Thus, we propose the following hypotheses:

H2a: Perceived Value positively influences online shopping satisfaction

H2b: Perceived Value positively influences e-loyalty

2.3 e-trust (Trust) as an antecedent of online shopping satisfaction and e-loyalty

Since the customers lack physical contact and lack of touch with the products while shopping online, e-tailers emphasize on gaining trust for as a predecessor for gaining loyalty (Reichheld & Schefter, 2000). Customer satisfaction has considered trust as one of the most importance driver in the context of e-commerce. "Customers who do not trust an e-business will not be loyal to it even though they may be generally satisfied the e-business" (Anderson & Srinivasan, 2003, p.128). (Kim, Jin, & Swinney, 2009) analyzed the impact of e-trust, e-satisfaction and e-tail quality on e-loyalty. They found that e-trust positively influenced e-satisfaction and e-loyalty. Thus, we have the following hypothesis:

H3a: e-trust positively influences online shopping satisfaction

H3b: e-trust positively influences online e-loyalty

2.4 Ease of return (Return) as an antecedent of online shopping satisfaction and e-loyalty

Product Returns have always irritated e-tailers (Pyke, Johnson, & Desmond, 2001). It calls not only transport arrangement for receiving the product, inspecting, re-palletize, repackage, re-label but to integrate the inventory back into the system; and that too with reduced costs. Returns also represent the missed opportunity to manage customer relationships and build customer loyalty to the e-tailer (Mollenkopf, Rabinovich, Laseter, & Boyer, 2007). They found that product returns requiring high levels of customer effort can have a negative effect on customer's satisfaction with the returns transaction. Returns management can be focused at the marketing- operations interface, by utilizing the conceptualization of customer value and its related drivers (Mollenkopf, Frankel, & Russo, 2011). Returns policy can strongly influence future customer

buying behavior (Griffis, Rao, Goldsby, & Niranjan, 2012). They employed transactional cost elements, consumer risk, and procedural justice theories and found that product returns process positively affects repurchase behavior. Thus, we propose the following hypotheses:

H4a: Ease of return positively influence online shopping satisfaction

H4b: Ease of return positively influence online e-loyalty

2.5 Online shopping satisfaction and adjusted expectations (AdjExpec) as antecedents of e-loyalty

Satisfaction-loyalty has been studied in online retail environment where satisfaction is found to be an antecedent of loyalty where loyalty has been approached as repurchase intention (Anderson & Srinivasan, 2003; Delgado-Ballester & Munuera-Aleman, 2001; Harris & Goode, 2004; Kim, et al., 2009; Yi & La, 2004). However, linkage of satisfaction with loyalty is very complex(Bloemer & Kasper, 1995; Oliver, 1999). Therefore, we investigate the expected satisfaction-loyalty link in the context of e-commerce. Shopping experience highly influences customers purchase behavior. Adjusted expectations of customers, that is, expectations updated after consumption experience mediate the effect of shopping satisfaction on repurchase intention (Yi & La, 2004). Customers having prior good shopping experience and satisfaction have higher adjusted expectations for repurchase intention (Mattila, 2003; Szymanski & Hise, 2000). Lin & Lekhawipat (2014) found that customer satisfaction is a vital driver of adjusted expectations and online repurchase intention. Adjusted expectations do mediate the impact of online repurchase intention. Thus, we propose to the following hypotheses:

H5: Online shopping satisfaction positively influences e-loyalty

H6: Online shopping satisfaction positively influence adjusted expectations

H7: Adjusted expectations positively influences e-loyalty

3. Research Methodology
3.1 Design and Implementation of empirical survey

Measurement for dependent and independent variables were adopted from the existing literature. The questionnaire consisted of two parts: qualifying and main study. Qualifying part filtered those respondents who had experienced online shopping and encountered return/replace experience. Previous studies in online retailing rely on student responses because young adults are the most active web users (Collier & Bienstock, 2006; Holloway & Beatty, 2008; Oliver, 2010). Individuals in the age group of 15-35 years of age are active internet users (76%) in India[5]. Purposive sampling (Teddlie & Yu, 2007) was used for the study because young generation (18-24 years) are active internet users and are prone to go for online shopping[6]. Seven in-depth interviews were carried out with individuals, who frequently purchase online products and have returned the product more than once. All the constructs and items were formally tested. Five academicians and three e-tail managers were involved for comments pertaining to the content domain. Their feedback was used in simplifying and rewording several items. Thus face

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[5] Source: www.comscore.com.
[6] Source: Internet Retailing in India: Euromonitor International, March 2013.

and content validity of the survey's scale items was carried out for improving the general quality of the research design. A pilot survey was administered to post-graduate participants of Indian Institute of Management, Indore to assess the reliability and validity of the construct. 60 potential respondents participated, out of which 50 were valid responses, resulting in 83.33% response rate. The Cronbach's alpha of each construct was above the suggested minimum of 0.70 (Hair, et al., 1995). Main study comprised of 180 respondents, some chocolates were offered as an incentive for engaging participants in the survey. Out of these, 167 valid responses resulting in 92.78% response rate.

3.2 Structural Model Assessment

PLS-SEM (Partial Least Squares-Structural Equation Modeling) path modeling (Lohmoller, 1988; Wold, 1985) was used to test the hypotheses using smartPLS 3 software (Ringle, et. al, 2014). First, reflective measurement models were tested for their reliability and validity. In the course of indicator reliability assessment, ten items were deleted because they exhibited loadings below 0.708 (Refer Appendix 1). Table 1 shows that composite reliability of the constructs were higher than minimum requirement of 0.70 and construct convergent validity (Average Validity Extracted AVE) were higher than 0.5 value (Hair, Sarstedt, Ringle, & Mena, 2012). (Fornell & Larcker, 1981) criterion demonstrated the square root of AVE values of all the reflective constructs were higher than the interconstruct correlations, indicating discriminant validity (Table 2). Furthermore, all indicator loadings were higher than their respective cross loadings, providing further evidence for the discriminant validity.

	AVE	Composite Reliability	Cronbachs Alpha
Ebusiness	0.617	0.906	0.876
SysAvail	0.698	0.902	0.856
Fulfillment	0.694	0.919	0.890
Privacy	0.744	0.897	0.827
PercValue	0.670	0.890	0.835
Trust	0.631	0.911	0.882
Return	0.711	0.925	0.897
Shopsatis	0.725	0.913	0.873
AdjExpec	0.674	0.925	0.902
E-loyal	0.778	0.946	0.928

Table 1: Reliability and Validity

	Ebusiness	Fulfillment	SysAvail	Privacy	Perc Value	Return	Trust	Shopsatis	AdjExpec	E-loyal
Ebusiness	**0.785**									
Fulfillment	0.488	**0.833**								
SysAvail	0.611	0.457	**0.836**							

Privacy	0.548	0.471	0.453	**0.862**					
PercValue	0.424	0.444	0.321	0.495	**0.818**				
Return	0.494	0.437	0.472	0.396	0.285	**0.844**			
Trust	0.513	0.675	0.421	0.542	0.677	0.544	**0.819**		
Shopsatis	0.529	0.590	0.504	0.540	0.576	0.707	0.738	**0.851**	
AdjExpec	0.529	0.636	0.496	0.509	0.535	0.686	0.772	0.786	**0.821**
E-loyal	0.584	0.533	0.557	0.546	0.584	0.457	0.617	0.665	0.703	**0.882**

Table 2: Correlation and Discriminant Validity (Square root of AVE across diagonal)

3.3 Path Model and results assessment

After the constructs have been confirmed as reliable and valid, next step is to assess the structural model results. Table 3 shows the path coefficients obtained by applying a nonparametric bootstrapping routine (Esposito Vinzi, Chin, Henseler, & Wang, 2010) with 167 cases and 5000 samples. Perceived vale, trust and ease of return positively impact shopping satisfaction and e-loyalty, that is, Hypotheses 2, 3 and 4 are supported. Shopping satisfaction and adjusted expectations has a significant relationship with e-loyalty (Hypotheses 5 and 7). Shopping satisfaction also has positive relationship with adjusted expectations (Hypothesis 6). However, e-tail service quality neither impact shopping satisfaction nor e-loyalty, that is, Hypothesis 1 is not supported. The examination of the endogenous constructs' predictive power has substantial R square values (Table 3). Blindfolding was used to cross validate the model's predictive relevance for each of the endogenous constructs, the Stone-Geisser's Q^2 value (Geisser, 1974; Stone, 1974). Running blindfolding technique (Hair Jr, Hult, Ringle, & Sarstedt, 2013) with an omission distance of seven yielded cross-validated redundancy values of all the endogenous constructs greater than zero (shopping satisfaction 0.492; adjusted expectations 0.406; and e-loyalty 0.394).

		Original Sample (O)	Standard Error (STERR)	T Statistics (|O/STERR|)	P Values
H1.1a	**Efficiency-> E-loyal**	-0.015	0.040	0.382	0.703
H1.1b	**Efficiency -> Shopsatis**	-0.023	0.060	0.382	0.703
H1.2a	**Fulfillment -> Shopsatis**	0.088	0.064	1.374	0.170
H1.2b	**Fulfillment -> E-loyal**	0.059	0.043	1.366	0.172
H1.3a	**Privacy -> Shopsatis**	0.075	0.074	1.018	0.309
H1.3b	**Privacy -> E-loyal**	0.050	0.049	1.017	0.309
H1.4a	**SysAvail -> Shopsatis**	0.075	0.070	1.077	0.282
H1.4b	**SysAvail -> E-loyal**	0.050	0.048	1.055	0.291

H2a	**PercValue -> Shopsatis**	0.188	0.069	2.729**	0.006
H2b	**PercValue -> E-loyal**	0.125	0.048	2.589**	0.010
H3a	**Trust -> Shopsatis**	0.264	0.087	3.027**	0.002
H3b	**Trust -> E-loyal**	0.175	0.062	2.835**	0.005
H4a	**Return -> Shopsatis**	0.418	0.102	4.102***	0.000
H4b	**Return -> E-loyal**	0.278	0.069	4.032***	0.000
H5	**Shopsatis -> E-loyal**	0.665	0.054	12.384***	0.000
H6	**Shopsatis -> AdjExpec**	0.786	0.040	19.470***	0.000
H7	**AdjExpec -> E-loyal**	0.473	0.100	4.726***	0.000
R square	**Shopsatis**	0.717	0.042	17.173***	0.000
R square	**AdjExpec**	0.618	0.062	9.902***	0.000
R square	**E-loyal**	0.527	0.070	7.575***	0.000

Table 3: Path Co-efficient (*p<0.05, **p<0.01, ***p<0.001)

3.4 Mediation Analysis

Mediation analysis was carried used by calculating the variation inflation factor (Ratio of Indirect Effect to Total Effect) for the following conditions (page 224, (Hair Jr, et al., 2013):

Condition	No	Partial	Full
Calculate VAF(=Indirect Effect/ Total Effect)	0<VAF<0.2	0.2<=VAF<=0.8	VAF>0.8

First, we analyze shopping satisfaction as a mediator between loyalty determinants (perceived value, trust and ease of return) and e-loyalty. Table 4 shows that perceived value, trust and ease of return partially mediates through shopping satisfaction to loyalty. Next, we analyze the adjusted expectations as a mediator between shopping satisfaction and e-loyalty. Table 5 indicates the partial mediating effect of adjusted expectations.

Exogenous Variable	Indirect Effect	Total Effect	VAF	Mediation
Perceived Value	0.125	0.250	0.500	Partial
Trust	0.176	0.351	0.501	Partial
Ease of return	0.278	0.556	0.500	Partial

Table 4: Mediation Effect of shopping satisfaction between determinants and e-loyalty

Table 5: Mediation analysis of adjusted expectations between shopping satisfaction and e-loyalty

Exogenous Variable	Indirect Effect	Total Effect	VAF	Mediation
Shopping satisfaction	0.372	1.037	0.359	Partial

4. Limitations and Future Work

The findings of the study are constrained by certain limitations, which provide opportunities for future research. First, the sample included only the young generation group of young people (18-24 years). Again, greater geographical reach may provide a better understanding of cross-cultural differences, significant for global e-tailers. Further studies might identify the extent to which satisfaction and loyalty levels vary across different products, shopping frequency, etc. Further testing of the framework in different e-tailing situations is likely to yield valuable insights to e-tailers.

5. Managerial Implications and Conclusion

The aim of this study was to develop conceptually, and test, a comprehensive model for determinants of online shopping satisfaction and e-loyalty by drawing on extensive literature in e-tailing and applying empirical analysis of data captured from online shopper experiences. The study helps e-tailers to distinguish between factors that make a distinct difference to shopping satisfaction and e-loyalty. The study shows perceived value, trust and ease of return positively affect shopping satisfaction and e-loyalty, However, the internet retail service quality dimensions are not significant for shopping satisfaction and e-loyalty, which is ambiguous in nature. The possible explanation may be due to the similar services offered by e-tailers, customers are indifferent to website related services and fulfillment commitments. These could also be because of emerging nature of the industry. Over a period of time, the same could become critical as e-tailers would perform competitively over other factors and these could be a differentiating factor. Increasing returns and replacement of products in online shopping makes ease of return, that is, return policy a critical dimension for online shoppers. Again, the trust and perceived value of products in the eyes of customers is essential for shopping satisfaction. The study highlights the fact that returns process and trust are important drivers of e-loyalty which is significant for e-tail managers. The e-tail managers can design their policies in such a way to gain trust from customers for acquiring and retaining them. The study also contributes to consumer behavior and service marketing literature by investigating the latent variables of shopping satisfaction and brand loyalty.

Appendix 1: Measurement Model Loadings (all items significant at p<0.001)

		Original Sample (O)	Standard Error (STE RR)	T Statistics (|O/ST ERR|)
E_S_QUAL Scale (Adopted from Rafiq, et al., 2012)				
E1	The e-tailer's website made it easy to find what I need	0.792	0.045	17.653
E2	The e-tailer's website made it easy to get anywhere on the site	0.820	0.046	17.775
E3	The e-tailer's website enabled me to complete a transaction quickly	0.761	0.033	23.285
E4	The e-tailer's website had well-organized information	0.754	0.044	17.072
E5	The e-tailer's website loaded its pages fast	0.788	0.033	23.577
E6	The e-tailer's website was simple to use	0.759	0.054	14.077
E7*	The e-tailer's website enabled me to get on to it quickly	0.625	0.079	7.895
E8*	The e-tailer's website was well organised	0.538	0.098	5.507
SA1	The e-tailer's website was always available for business	0.802	0.036	22.560
SA2	The e-tailer's website launched and run right away	0.861	0.032	27.076
SA3	The e-tailer's website did not crash	0.863	0.032	26.604
SA4	The e-tailer's website had pages that did not freeze after I entered my order information	0.802	0.036	22.560
F1	The e-tailer delivered orders as promised	0.750	0.054	13.834
F2	The e-tailer delivered items within a suitable time frame	0.848	0.031	27.260
F3	The e-tailer quickly delivered what I order	0.822	0.031	26.934
F4	The e-tailer delivered exactly the same items I ordered	0.832	0.043	19.421
F5	The e-tailer had in stock the items the company claims to have	0.809	0.045	18.053
F6*	The e-tailer was truthful about its offering	0.680	0.071	9.522
F7*	The e-tailer made accurate promises about delivery times	0.346	0.108	3.216
P1	The e-tailer protected information about my web-shopping behavior	0.904	0.022	41.946

P2	The e-tailer did not share my personal information with other sites	0.885	0.044	19.956
P3	The e-tailer protected information about my financial transactions	0.794	0.046	17.462
	Perceived Value (Adopted from Dodds, et al., 1991)			
PV1	Products purchased at this e-tailer are very good value for money	0.786	0.051	15.285
PV2	I get what I pay for at this e-tailer website	0.863	0.031	27.749
PV3	Products purchased at this e-tailer are very good value for money	0.856	0.028	30.350
PV4	Compared to alternative e-tailers, this e-tailer charges me fairly for similar products/services	0.763	0.051	14.842
	Trust (Adopted from Awad & Ragowsky, 2008)			
T1	Based on my experience with the e-tailer in the past, I know it is honest	0.740	0.057	12.990
T2	Based on my experience with the e-tailer in the past, I know it cares about customers	0.830	0.036	22.917
T3	Based on my experience with the e-tailer in the past, I know it is not opportunistic	0.730	0.042	17.308
T4	Based on my experience with the e-tailer in the past, I know it provides good service	0.726	0.055	13.253
T5	Based on my experience with the e-tailer in the past, I know it is predictable	0.842	0.025	33.313
T6	Based on my experience with the e-tailer in the past, I know it is trustworthy	0.860	0.030	28.803
T7*	Based on my experience with the e-tailer in the past, I know it knows its market	0.536	0.062	8.694
	Ease of return (Significantly modified to Ananthanarayanan Parasuraman, et al., 2005)			
R1	The e-tailer had a well defined return policy	0.876	0.022	40.224
R2	The e-tailer had a meaningful returns policy	0.893	0.020	44.755
R3	The e-tailer's website provided an easy-to-find contact details for the return	0.817	0.041	19.852
R4*	The e-tailer's website had customer representatives available online for return queries	0.549	0.080	6.858
R5	The e-tailer had a well defined return process	0.861	0.028	31.048
R6	The e-tailer had provided convenient option for the pick-up of returns	0.713	0.054	13.271

R7*	The e-tailer had given option of replacement or refund for the returned product	0.695	0.062	11.271
	Online Shopping satisfaction (Adopted from Khalifa & Liu, 2007)			
SS1	I am satisfied with my overall experiences of online shopping from the e-tailer	0.878	0.026	34.020
SS2	I am satisfied with the pre-purchase experience from the e-tailer (e.g., consumer education, product search, quality of information about products, product comparison)	0.795	0.051	15.717
SS3	I am satisfied with the purchase experience from the e-tailer (e.g., ordering, delivery date choice)	0.915	0.015	59.812
SS4	I am satisfied with the post-purchase experience from the e-tailer (e.g., customer support, sales support, handling of returns/refunds, delivery care)	0.812	0.047	17.116
	Adjusted Expectations (Adopted from Lin & Lekhawipat, 2014)			
AE1	I now expect this e-tailer will provide good after-sale service	0.752	0.070	10.777
AE2	I now expect this e-tailer will provide very efficient transaction processing	0.785	0.056	13.924
AE3*	I now expect this e-tailer will be very convenient	0.672	0.080	8.439
AE4	I now expect this e-tailer will offer products which I will seek	0.832	0.042	19.740
AE5	I now expect this e-tailer will provide descriptions of products that are very informative	0.789	0.047	16.700
AE6	I now expect this e-tailer will be a good decision	0.889	0.023	38.365
AE7	I now expect this e-tailer will be an overall pleasing shopping experience	0.847	0.033	25.576
	E-loyalty(Adopted from Gremler, 1995; Zeithaml, Berry, & Parasuraman, 1996)			
EL1*	I seldom consider switching to another e-tailer	0.575	0.085	6.750
EL2*	As long as the present service continues, I doubt that I would switch e-tailer	0.694	0.069	9.998
EL3	I try to use the e-tailer whenever I need to make a purchase	0.810	0.048	16.829
EL4	When I need to make a purchase, this e-tailer is my first choice	0.910	0.016	57.986
EL5	I like using this e-tailer's website	0.828	0.035	23.886
EL6	To me this e-tailer is the best e-tailer to do business with	0.875	0.032	26.979
EL7	I believe that this is my favorite e-tailer	0.922	0.013	69.549

*items deleted after loading analysis

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