CHAPTER 2
LITERATURE SURVEY

2.1 INTRODUCTION

E-commerce offers several advantages in comparison to traditional consumer marketing. For online companies, the gains are increased reach, reduced production and purchasing cycles, reduced labour and maintenance cost, increased product turnover (Wen et al., 2014). For the consumer, the advantages are easy access to products/services, convenience, fast response and customization (Srinivasan, Anderson and Ponnavolu, 2002). E-commerce offered an entirely new distribution channel for manufacturing and service industries, resulted in the evolution of customer demand-driven production from mass production (Wen et al., 2014).

Many companies went online due to luring advantages of online business and decreasing effectiveness of offline marketing (McKinsey and Company, 2011). However, the benefits associated with an online presence are bundled with certain challenges. Now it is easier for consumers to search alternate products and services. The decreased search cost and increased competition makes more imperative for marketers to build and maintain customer loyalty (Rodger, Negash and Suk, 2005). To deal with competition and to increase profits e-loyalty is a critical aspect of e-commerce.

In traditional consumer marketing, consumer loyalty offers several advantages. Reichheld (1993) examined the direct effect of loyalty on the income and profitability of a firm whereas certain theories like Gremler (1995) and Dick and Basu (1994) have investigated the implication of customer loyalty on customer behaviour. The results from previous studies favoured customer loyalty and indicated that level of loyalty determines the profit margins of the company. Sambandam and Lord (1995) suggested that loyalty towards a company reduces dilemma of selection, effort and time, in finding other options; the customers who have a strong relationship with the business will rely on their offers rather than others. Reichheld (1996) identified the benefits of customer loyalty in traditional marketing. The advantages of customer brand loyalty can be extended to online loyalty as
many authors have agreed to the fact that e-loyalty is an extension of traditional brand loyalty (Corstjens and Lal 2000; Gommans, Krishnan and Scheffold, 2001; Luarn and Lin, 2003). The advantages of e-loyalty are:

1. Increased income: Several traditional brick and mortar companies went online and reaped huge online profits. Loyalty leads to repeat visits to a store and improves the financial performance of the company.

2. Referrals: Word of mouth publicity in online era is one of the most critical factors that affect a company in either way. If a person is not satisfied, ten other customers will get to know about his/her bad experiences with the company and a satisfied individual will speak positive words in the market and to his/her known ones.

3. Price Premium: As consumers become more trustworthy to the website, after each successful interaction with the company, the customer is less likely to wander on the internet. An emotional relationship develops between the website and its loyal consumer. Every successful communication makes this emotional relationship stronger. The loyal customers are less likely to use the early bird or introductory promotional and discount coupons that are often used to reap the benefits from new customers.

4. Operating Cost: It is a well-known fact that the cost of acquiring a new customer is greater that maintaining the existing customer. Hence, if the customers are loyal to the website, operating cost can be saved to a great extent. The cost of doing business on a website is lesser as compared to traditional stores. Once the website is launched, the benefits exceed its maintenance cost, if able to build and maintain a long-term relationship with customers.

5. Client benefit: Customer gets benefit in many ways when he/she is well versed with the website. Lesser time is required in locating products and services that reduce the overall efforts of a consumer.

Due to these certain advantages e-loyalty is an important aspect and customer retention is one of the important tools to achieve it (Reinartz and Kumar, 2003). Customer retention has been the fundamental block of customer loyalty. If a website can sustain a customer for a reasonable time, the chances are high that he/she will convert into a loyal customer. This, customer loyalty will have a direct effect on the profitability of a company (Srinivasan, Anderson and Ponnavolu, 2002). Thus, loyalty over the web has come into sharper focus and
remains a central theme of research in the academic community (Toufaily, Ricard and Perrien, 2013).

2.2 BRAND LOYALTY

Initial definitions of customer loyalty include behavioural perspective i.e. repeat purchase patterns and on the basis of purchase patterns of customers, Brown (1952) categorized loyalty into four categories: (1) undivided loyalty (2) divided loyalty (3) unstable loyalty (4) no loyalty. Dick and Basu (1994, p. 99) defined customer loyalty “as the strength of the relationship between an individual’s relative attitude and repeat patronage”. In their model, the authors suggest that customer loyalty is a combination of both attitudinal (psychological attachment) and behavioural loyalty. On the basis of high and low value of relative attitude and repeat patronage, loyalty is classified into four categories as shown in figure 2.1. Repeat patronage is placed on the horizontal axis and relative attitude on the vertical axis. Relative attitude is measured by comparing a consumers’ evaluation toward a particular brand over its competing brand. Relative attitude considers attitudinal differentiation and attitudinal strength. The result indicates the superiority of relative attitudinal loyalty over the traditional attitudinal form of loyalty.

<table>
<thead>
<tr>
<th>Dick and Basu (1994) Four Types of Loyalty</th>
<th>Repeat Patronage</th>
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<tr>
<td></td>
<td>High</td>
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<td>Relative Attitude High</td>
<td>Loyalty</td>
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<tr>
<td>Relative Attitude Low</td>
<td>Latent Loyalty</td>
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<td></td>
<td>Spurious Loyalty</td>
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<tr>
<td></td>
<td>No Loyalty</td>
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*Figure 2.1: Model of Dick and Basu*

Oliver (1999, cited in Supphhelten and Nysveen, 2001. P. 343) defined brand loyalty as “deeply held commitment to rebuy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same brand or same brand set purchasing, despite situational influences and marketing efforts having the potential to cause switching behaviour”. In words of Rob Smith, president of the loyalty marketing firm Focal Point Marketing in hospitality firms context (cited in Shoemaker and Lewis 1999, p. 349), true
loyal customer is “the customer feels so strongly that you can best meet his or her relevant needs that your competition is virtually excluded from the consideration set and the customer buys almost exclusively from you referring to you as ‘their restaurant’ or ‘their hotel’”.

Some studies focused on the behavioural aspect of loyalty (Frank, 1967; McConnell, 1968) while some emphasized the attitudinal dimension of loyalty (Day, 1969; Lalaberba and Marzusky, 1973). Attitudinal loyalty means a consumer has a preferential positive attitude toward a particular product or brand. The consumer is willing to purchase and even pay a premium for a certain brand. In attitudinal loyalty, the focus is on willingness and it is not necessary that this willingness convert in actual buying behaviour. However, the essence of behavioural loyalty lies in actual purchasing behaviour of a customer, regardless of the attitudes or preferences. In behavioural loyalty, the customer buys and repeats the buying process from the same e-retailer in future. Day (1969) suggested the possibility of a situation where a customer shows behavioural loyalty without the existence of attitudinal loyalty, particularly when a buyer buys out of habit or convenience. He called this spurious loyalty. Further, he suggested that loyalty may be more intricate than simply repeat purchasing behaviour and consists of both behavioural and attitudinal components. Later on with the rapid growth of Internet, a new concept called e-loyalty has evolved over time.

2.3 BRAND LOYALTY AND E-LOYALTY

Brand loyalty involves behavioural and attitudinal dimension (Engel and Blackwell, 1982; Gremler, 1995; Oliver, 1999) and e-loyalty is the extension of brand loyalty from traditional products/services to online product/services (Corstjens and Lal, 2000; Gommans, Krishnan and Scheffold, 2001; Luarn and Lin, 2003). E-loyalty also includes attitudinal and behavioural dimensions and is the combination of both behaviours (Bergeron 2001; Anderson and Srinivasan 2003). According to Gommans, Krishnan and Scheffold (2001, p. 44) “the notion of e-loyalty extends the traditional brand loyalty concept to online consumer behaviour”. E-loyalty is comparable to store loyalty in several aspects like repeated visits to the store and purchase of various well-known brand items (Corstjens and Lal 2000). Luarn and Lin (2003) explained that brand loyalty is product of trust, customer satisfaction and perceived value and noted that theoretical foundations of e-loyalty and traditional concept of brand loyalty are almost similar. In the context of e-services, they concluded that attitudinal
and behavioural loyalty arises from the trust, satisfaction and perceived value of products/services provided by an e-service vendor.

Valvi and Fragkos (2012) observed that e-loyalty drew its definition from classical customer behaviour theory and recommended integrated approach (combination of behavioural and attitudinal aspects) for marketing researcher/practitioner. Toufaily, Ricard and Perrien (2013) also concluded that the phenomenon of building e-loyalty is an extension of building loyalty in the traditional market. Recihheld and Schefter (2000) studied repurchase patterns of leading websites and found that drivers of online loyalty and brand loyalty in traditional markets are similar. The drivers are quality customer support, compelling product presentations, on-time delivery, trustworthy and clear privacy policies, convenient and reasonably priced shipping and handling. However, Schultz and Bailey (2000) explained that loyalty in cyberspace is the advancement from the conventional product-driven or supplier-controlled loyalty to consumer-controlled, information-based, distribution-driven loyalty. In product-driven markets, there is one supplier or domination of major supplier exists where the firms produce unique products or services that could not be easily duplicated by competitors. Thus customer remains loyal because that is the best thing to do in such scenario. In distribution-driven markets, there is one or few dominant distribution channel thus instead of loyalty to the product or manufacturer’s brand, customer has loyalty to the channel. Schultz and Bailey (2000, p. 43) illustrated, “the prime difference in customer-driven marketplace and the others is that the consumer or end-user has a choice of a wide variety of products and services, suppliers and providers, resources and facilities”.

The advantages of e-loyalty and traditional brand loyalty are also comparable. In traditional consumer marketing, Reichheld (1996) illustrated the benefits of strong brand loyalty. They are (1) Revenue and market share grows due to repeat sales and referrals, (2) employees are able to build long-term relationship with customers, (3) Cost reduction and quality improvement enriches the customer value proposition, (4) Firm gains the sustainable competitive advantage, difficult for competitors to match. Luarn and Lin (2003) observed reduced marketing costs, the addition of new customers and greater trade leverage are rewards of brand loyalty. Similarly the gains of customer loyalty in e-context are: (1) Loyal customers influences the profitability of a firm (Reichheld and Schefter, 2000; Srinivasan, Anderson and Ponnavolu, 2002), (2) Ability to build long-lasting relationships with customers rather than attracting short-term, discrete transactions (Rafiq, Fulford and Lu, 2013), (3) Loyal customers are most likely to repurchase or revisit the website (Cyr et al.,
2005), (4) Cost reduction and increase in profit through increased buying (Sood and Kahturia, 2005).

It is appropriate to say that underlying theoretical foundations of traditional brand loyalty and the phenomena of e-loyalty are similar. However, the challenges in developing loyalty on the web are different from traditional brand loyalty.

Carlson and O’Cass (2011) noticed, the challenges in e-service operations are different from traditional service and highlighted three differences: (1) E-service operations comprise of interaction between customer and virtual marketplace (websites or the sales people behind websites), (2) Tangible components are absent in e-service, (3) Customer learns the concept of self-service. It is hard to measure service quality of an e-retailing website in comparison to service quality delivered over physical stores. Thus, the study of customer behaviour in e-context is challenging and complicated (Wen et al., 2014).

For traditional brands, high brand loyalty provides a certain degree of resistance from price-based competition and brand switching (Dowling and Uncles, 1997) but now consumers can compare products and services easily with lots of data available on the Internet with a single click (Srinivasan, Anderson and Ponnavolu, 2003), thus resistance of traditional brands is substantially diminished in e-markets (Turban et al., 2000).

To provide customized goods and services, firms are eager to acquire personal information (Odlyzko, 2003), and because of customized information, role of trust, privacy and security has gained importance in e-markets (Gommans, Krishnan and Scheffold, 2001). Reichheld and Schefter (2000, p. 107) observed “to gain the loyalty of customers, you must first gain their trust, that’s always the case, but on the Web, where business is conducted at a distance and risks, and uncertainties are magnified, it is truer than ever”. The importance of trust is greater in online markets than in traditional markets because of perceived level of risk related to online purchasing (Anderson and Srinivasan, 2003; Lu, Chang and Yu, 2012). Privacy and security of data are growing concerns as many customers do not trust online business with their confidential purchase data (Wang, Lee and Wang, 1998). Providing information to an online business with no physical location increases the perceived risk of an online consumer (Shannon, 1998).

Semeijn et al. (2005) pointed out, in traditional services both functional and technical quality evaluation affect customer satisfaction while in an online setting most transactions
initiated online and completed offline, thus customer satisfaction depends on complex evaluation of full-service offer.

Relation between brand loyalty and e-loyalty can be defined as the “concept of online loyalty extends the traditional concept of brand loyalty to consumer’s online behaviour” (Toufaily, Ricard and Perrien, 2013, p. 1439) but the “value of loyalty is often greater on the Internet than in the physical world” (Reichheld and Schefter 2000, p. 107) as word of mouse spreads even faster than word of mouth. Satisfaction (Oliver 1999; Schultz and Bailey, 2000), trust (Morgan and Hunt, 1994; Reichheld and Schefter, 2000), perceived value (Reichheld and Schefter, 2000) and service quality (Gommans, Krishnan and Scheffold, 2001) affects loyalty in traditional customer driven market and e-trust (Ribbink et al, 2004), e-satisfaction (Semeijn et al., 2005), e-service quality (Rodger, Negash and Suk, 2005) and e-perceived value (Polites et al., 2012) are drivers of loyalty in online environment.

2.4 E-LOYALTY/WEBSITE LOYALTY

Currently, the notion of brand loyalty includes online loyalty also known as e-loyalty or website loyalty (Valvi and Fragkos, 2012). This study deals with loyalty to a website in B2C context. This study follows the definition of website given by Corritore, Kracher and Wiedenbeck (2003, p. 740), website means “the underlying Internet technology, the interactive user experience with the website, and/or the people behind the website”.

Some studies focused on behavioural dimension of e-loyalty (Gefen, 2002; Cyr, Kindra and Dash, 2008) while some focused on attitudinal dimension accompanied by behavioural dimension (Anderson and Srinivasan, 2002). Behaviour of an individual alone is not able to explain various buying circumstances as there are personal motivations that influence the consumer to buy the same brand and, therefore, behavioural loyalty must be accompanied by attitudinal loyalty to explain various buying circumstances. Hence, it is appropriate to say that loyalty is a combination of attitudinal and behavioural preferences and many studies have applied this definition in their research (Gommans, Krishnan and Scheffold, 2001; Anderson and Srinivasan, 2003; Semeijn et al., 2004; Gummerus et al., 2004).

Other than attitudinal and behavioural dimension, another important aspect to consider is re-purchases and re-visits. Does loyalty necessarily involve repeat purchases or a user with repeated visits can be considered as loyal consumer? Generally, the loyalty definitions were purchase-centric. According to Engel and Blackwell (1982), brand loyalty is the favourable,
attitudinal and behavioural response concerning one or more brands in a product category articulated over a period by a consumer. Brand loyalty is “a favourable attitude toward a brand resulting in the consistent purchase of the brand over time” (Assael 1992, p. 87). E-loyalty is “customer’s favourable attitude toward the e-retailer that results in repeat buying behaviour” (Srinivasan, Anderson and Ponnavolu, 2012, p. 42). Flavian, Guinaliu, and Gurrea (2006) defined; e-loyalty is a consumer intention to buy from a website and will seldom consider switching to another one. According to these definitions, e-loyalty includes favourable attitude and repeat purchase behaviour. But with the increasing number of content-based or information-based website, e-loyalty does not necessarily implies favourable attitude and repeat ‘purchase’ behaviour, instead favourable attitude and repeat ‘browsing’ behaviour also leads to e-loyalty (Chiu et al., 2009). Even this is applicable in a purchase centric environment as every single visit of a user may not lead to a purchase. Some initial visits may direct to information accumulation about a product/service which eventually ends up in a purchase. Gupta and Kabadayi (2010, p. 169), in context of online CD purchase, defined website loyalty as “deeply held commitment to revisit the website consistently and desire to stay more at the site for each visit, thereby causing sticky and repetitive visit”. Tarafdar and Zhang (2008) have done an empirical study on website loyalty. They included 190 websites in their study from all categories - portals and search engines, retail, entertainment, news and information and financial services. The authors contended that website loyalty is the likelihood of repetitive visits. “The likelihood of return can be measured by measuring the number of repeat visits that a customer makes to the website” Tarafdar and Zhang (2008, p. 17). Armstrong and Hagel (1996 cited in Tarafdar and Zhang, 2008, p. 17) explained “website loyalty is defined as the likelihood of repeated visits by same individual”. Thus, a user with repeated visits and favourable attitude can be considered as loyal user/consumer.

2.5 METHODOLOGY OF LITERATURE SURVEY

Literature survey was done by conducting a systematic electronic search, using Ebsco Host research database (a database of more than 7,300 peer-reviewed journals). Appropriate search items were used in accordance with the thematic of the research: e-loyalty, website loyalty, Internet loyalty and online loyalty. Searches covered relevant literature until December 2014 with no cut-off data for past studies. The references listed in obtained studies
were also used to trace other studies (Hart 1998). References were eliminated that did not match the objective of the current research.

For investigation purpose, this study classified 63 studies which focused primarily on website loyalty under same or different context. Figure 2.2 represents studies, according to the year of publication. Examining the studies, we found that many studies (Lee and Overby, 2004; Yang and Peterson 2004, Balbanis, Reynolds and Simintiras 2006; Jiang and Rosenbloom, 2006; Kim, Jin and Swinney, 2009; Anderson and Swaminathan, 2011; Chigouris and Ray, 2010; Wen et al., 2014) and others have not differentiated between different physical products and intangible services or different type of website. Such studies included all kinds of goods and services in one single category while evaluating loyalty perception. However relatively fewer studies have restricted themselves to only single domain or the responses are obtained for particular product or service for empirical analysis (Wolfinbarger and Gilly, 2003; Floh and Treiblmaier 2006; Gupta and Kabadayi, 2010; Ranganathan et al., 2013) and others. Table 2.1 provides the comparative analysis of all studies considered in this study.

Figure 2.2: Number of studies per year
Table 2.1: Comparative analysis of e-loyalty studies

<table>
<thead>
<tr>
<th>No.</th>
<th>Research</th>
<th>Context</th>
<th>Major outcome</th>
<th>Hypotheses</th>
<th>Region</th>
<th>Sample</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Gommans, Krishnan and Scheffold (2001)</td>
<td>traditional markets and e-commerce</td>
<td>E-loyalty is the extension of traditional brand loyalty over the web. Website and technology, customer service, value proposition, trust and security, brand building and its underlying factors are decisive factors for e-loyalty.</td>
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| 2   | Reil, Liljander and Jurriens (2001) | medical portal site almost all products and services are intangible, except physical delivery of books | Consumers’ overall satisfaction is influenced by the three service components namely, core service, supplementary services and user interface. Supplementary services could motivate a consumer to continue using the portal. | ✓H1: satisfaction with each service component → overall satisfaction  
✓H2a: satisfaction with each service component → perceived value  
✓H2b: satisfaction with supplementary services will have a stronger effect on perceived portal value than satisfaction with core service  
✓H3: customer satisfaction → intention to return | US        | 52     |        |
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<th>No.</th>
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| 3   | Gefen (2002) | Amazon.com in context of online book purchase | Customer loyalty increases with perceived better service quality directly and through trust. Service quality comprises of (1) tangibles, (2) a combined dimension of responsiveness, reliability, and assurance, and (3) empathy. Some hypotheses are supported only independently - unaccompanied by other hypotheses. | ☑ H1: trust → loyalty decreases  
☑ H2: perceived risk → loyalty (only independently) decreases  
☑ H3: customer trust → perceived risk  
☑ H4: perceived switching cost → loyalty  
☑ H5.1 tangibles service quality → loyalty  
☑ H5.2 empathy service quality → loyalty (only independently)  
☑ H5.3 reliability, responsiveness, assurance service quality → loyalty (only independently)  
☑ H6.1: tangibles service quality → trust (only independently)  
☑ H6.2: empathy service quality → trust (only independently)  
☑ H6.3: reliability, responsiveness, assurance service quality → trust | US | 160 |
| 4   | Srinivasan, Anderson and Ponnavolu (2002) | E-retailing | Contact interactivity, cultivation, care, customization, cultivation, care, choice, community, choice and character affects e-loyalty, but convenience does not play any role in influencing e-loyalty | ☑ H1: customization → e-loyalty  
☑ H2: contact interactivity → e-loyalty  
☑ H3: cultivation → e-loyalty  
☑ H4: care → e-loyalty  
☑ H5: community → e-loyalty  
☑ H6: choice → e-loyalty  
☑ H7: convenience → e-loyalty  
☑ H8: character → e-loyalty | - | 1211 |
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<tr>
<td>5</td>
<td>Anderson and Srinivasan (2003)</td>
<td>e-retailing</td>
<td>Impact of e-satisfaction on e-loyalty is moderated by individual-level factors and business level factors. Individual level factors, purchase size and convenience motivation were found to increase the impact of e-satisfaction on e-loyalty, whereas inertia suppresses this effect. Business level factors, perceived value and trust value accentuate the effects of e-satisfaction on e-loyalty.</td>
<td>$\exists$ e-satisfaction $\rightarrow$ e-loyalty moderated by $\Box$ inertia (suppress) $\Box$ convenience motivation $\Box$ purchase size $\exists$ e-satisfaction $\rightarrow$ e-loyalty moderated by $\Box$ trust $\Box$ perceived value $\exists$ e-satisfaction $\rightarrow$ e-loyalty</td>
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<td>6</td>
<td>Luarn and Lin (2003)</td>
<td>online travelling services and video on demand</td>
<td>Attitudinal commitment, perceived value, customer satisfaction and trust are separate constructs and determine loyalty. Perceived value and satisfaction is directly related with loyalty and indirectly via commitment. Commitment is vital in relationship of perceived value and satisfaction to loyalty.</td>
<td>$\exists$ H1a: trust $\rightarrow$ loyalty $\Box$ H1b: trust $\rightarrow$ commitment $\forall$ H2a: satisfaction $\rightarrow$ loyalty $\forall$ H2b: satisfaction $\rightarrow$ commitment $\forall$ H3a: perceived value $\rightarrow$ loyalty $\forall$ H3b: perceived value $\rightarrow$ commitment $\forall$ H4: commitment $\rightarrow$ loyalty</td>
<td>Taiwan</td>
<td>180</td>
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<td>7</td>
<td>Shankar, Smith and Rangaswamy (2003)</td>
<td>lodging sector of travel services industry</td>
<td>Customer gives importance to actual service received rather than focusing on choosing service online or offline, but the customer are more loyal and satisfied if the service is chosen online.</td>
<td>☑H1a: service encounter satisfaction is higher online than offline  ☑H1b: overall satisfaction is higher online than offline  ☑H2a: positive effect of loyalty on service encounter is greater online than offline  ☑H2b: positive effect of loyalty on overall satisfaction is greater online than offline  ☑H3: positive effect of ease of obtaining information on overall customer satisfaction is higher online than offline  ☑H4: negative effect of frequency of use on overall customer satisfaction is lower online than offline  ☑H5: other things equal loyalty is higher online than offline  ☑H6: positive effect of overall satisfaction on loyalty is greater online than offline  ☑H7: positive effect of ease of obtaining information on loyalty is higher online than offline</td>
<td>Marriot hotels</td>
<td>144 190 &amp; 403</td>
</tr>
<tr>
<td>8</td>
<td>Wolfinbarger and Gilly (2003)</td>
<td>online tangible product purchase</td>
<td>Fulfillment/reliability, website design, privacy/security and customer service had a positive effect on quality, satisfaction, loyalty and attitude toward website.</td>
<td>☑H1: fulfillment/reliability → quality  ☑H2: website design → quality  ☑H3: privacy/security → quality  ☑H4: customer service → quality</td>
<td>US</td>
<td>64 1013</td>
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<td>No.</td>
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| 9   | Gummerus, Liljander, Pura and Reil (2004) | online health care service portal | Need fulfilment, responsiveness, security and technical functionality of the website influence trust. Trust is the strongest predictor of satisfaction in a content-based services context. Trust and satisfaction drive e-loyalty. | ☑H1: satisfaction → loyalty  
☑H2: trust → satisfaction partially supported  
☑H3: user interface → trust  
☑H4: responsiveness → trust  
☑H5: need fulfillment → trust  
☑H6: security → trust | Europe | 421    |
| 10  | Harris and Goode (2004)          | Study 1: online book purchasing  
Study 2: online flight purchasing | Trust is the most important determinant of loyalty in online service encounters | ☑H1: there are four sequential levels of loyalty (cognitive, affective, conative, and action loyalty)  
☑H2: trust → loyalty  
☑study 1  
☑study 2  
H3: trust → satisfaction  
☑H4: perceived value → loyalty  
☑study 1  
☑study 2  
H5: service quality → trust | study 1:294 | study 2:204 |
| 11  | Kim and Kim (2004)               | clothing, jewelry and accessories | Transaction/cost, interactivity, site design and incentives programs are, in order of importance, are the factors that determine online purchase intentions for jewelry, cloth and apparels. | ☑H1: transaction → cost purchase intentions  
☑H2: incentive programs → purchase intentions  
☑H3: site design → purchase intentions  
☑H4: interactivity → purchase intentions | US     | 303    |
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<th>No.</th>
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</table>
| 12  | Lee and Overby (2004) | books, computers & electronics, music, movie, games, apparel & gifts, auction, travel & others | Utilitarian value and experiential value affects satisfaction and loyalty, but the relative importance of utilitarian value and experiential value depend upon the product type | √H1: utilitarian value→ satisfaction  
√H2: experiential value→ satisfaction  
√H3: satisfaction→ loyalty | US | 252 172 |
| 13  | Ribbink, Riel, Liljander and Streukens (2004) | online book and CD purchase | E-satisfaction and e-trust are the direct antecedents of e-loyalty. Assurance, ease of use, e-scape, responsiveness and customization are constituents of e-service quality and influences loyalty via satisfaction and trust | √H1: e-satisfaction→ e-loyalty  
√H2: e-trust→ e-loyalty  
√H3: e-satisfaction→ e-trust  
√H4: e-quality→ e-satisfaction  
√H5: e-quality→ e-trust | Europe | 184 |
| 14  | Yang and Peterson (2004) | e-commerce | Switching costs have moderating effects on loyalty through perceived value and satisfaction only when perceived value and satisfaction are above from a certain level. | √H1: customer value→ loyalty  
√H2: perceived satisfaction→ loyalty  
√H3: customer value→ perceived satisfaction  
√H4: customer value→ loyalty switching cost  
√H5: perceived satisfaction→ loyalty | 74% (US) 26% (other 17 countries) | 235 |
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| 15  | Thatcher and George (2004) | Internet purchasing | Commitment is an antecedent to Web shopper loyalty. Social involvement enhances the commitment-loyalty relation. Trust did not attenuate strength of relationship between commitment and loyalty. | ✓H1a: pricing → satisfaction  
✓H1b: convenience → satisfaction  
✓H1c: selection → satisfaction  
✓H2: satisfaction → commitment  
✓H3a: aesthetics → affect  
✓H3b: entertainment → affect  
✓H4: affect → commitment  
✓H5a: learning cost → commitment  
✓H5b: transaction cost → commitment  
✓H5c: artificial cost → commitment  
✓H6: commitment → loyalty  
✓H7a: attitude about trustworthiness will attenuate commitment and loyalty relation  
✓H7b: attitude about trustworthiness does not influence commitment-loyalty relation  
✓H8: social involvement will magnify commitment and loyalty relation | US | 441 |
| 16  | Semeijn, Riel, Birgelen and Streukens (2005) | 1. books and CDs, computer hardware and electronics  
2. computer software, travel airline tickets | Offline fulfillment is equally important as online fulfillment in affecting customer loyalty. E-service quality is an important antecedent of customer satisfaction and loyalty in e-context. Online joy is slightly important than offline joy, and offline value slightly outranks online value. Company should devote a substantial amount of resources in offline fulfillment of product/service. | ✓H1: e-scape → website navigation  
✓H2: website navigation → online value perceptions  
✓H3: e-scape → accuracy  
✓H4: accuracy → online value  
✓H5: customization → online joy  
✓H6: responsiveness → online joy  
✓H7: online value → overall satisfaction  
✓H8: online joy → overall satisfaction  
✓H9: offline value → overall satisfaction  
✓H10: offline joy → overall satisfaction  
✓H11: assurance → overall satisfaction  
✓H12: assurance → loyalty  
✓H13: overall satisfaction → loyalty | - | 150 |
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<tr>
<td>17</td>
<td>Balbanis, Reynolds and Simintiras (2006)</td>
<td>books, CD’s, air travel tickets, event tickets, holidays, software, clothing, health</td>
<td>Relationship between e-store satisfaction and e-store loyalty is non-linear. Perceived switching barrier positively affects loyalty. Satisfaction is more important than switching barriers even the satisfaction is low</td>
<td>H1: satisfaction → loyalty relationship is non-linear</td>
<td>Britain</td>
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<td>H2: satisfaction → e-loyalty</td>
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<td>H3: perceived switching barriers → loyalty</td>
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<td>H4: perceived switching barriers → loyalty</td>
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<td>18</td>
<td>Jiang and Rosenbloom (2006)</td>
<td>apparel, computer goods, entertainment, food and wine, gifts, and home and gardening</td>
<td>In e-retailing industry, at different shopping stages (at-checkout satisfaction and after-delivery satisfaction) the effect of satisfaction on loyalty intentions toward the e-store is different. Price perception plays a significant role in determining overall satisfaction. The consumers are more willing to pay who provide greater shopping convenience.</td>
<td>H1a: price perception → overall satisfaction</td>
<td>data from Bizrate.com</td>
<td>416 e-tailers</td>
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<td>H1b: price perception → intention to return</td>
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<td>H2a: at checkout customer satisfaction → overall satisfaction</td>
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<td>H2b: at checkout customer satisfaction → intention to return</td>
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<td>H2c: price perception has a stronger influence on overall customer satisfaction than at “at-checkout satisfaction.”</td>
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<td>H2d: price perception has a stronger influence on customer intention to return satisfaction than at “at-checkout satisfaction.”</td>
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<td>H3a: after delivery customer satisfaction → overall satisfaction</td>
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<td>H3b: after delivery customer satisfaction → intention to return</td>
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<td>H3c: after-delivery satisfaction has a stronger influence on overall satisfaction than at-checkoutsatisfaction.</td>
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<td>H3d: after-delivery satisfaction” has a stronger influence on intention to return than “at-checkout satisfaction.</td>
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<td>H4: intention to return → overall satisfaction</td>
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| 19  | Floh and Treiblmaier (2006) | e-banking | Trust and satisfaction directly affect loyalty in e-banking. Website quality has both direct and indirect impact on trust and satisfaction | **H1**: website quality $\rightarrow$ overall satisfaction  
**H2**: service quality $\rightarrow$ overall satisfaction  
**H3**: website quality $\rightarrow$ trust  
**H4**: service quality $\rightarrow$ trust  
**H5**: website quality $\rightarrow$ service quality  
**H6**: overall satisfaction $\rightarrow$ loyalty  
**H7**: trust $\rightarrow$ loyalty  
(gender, age, involvement, variety-seeking behaviour, technophobia are moderators) | Austria | 2075 |
| 20  | Li, Browne and Wetherbe (2006) | news, retailer, airline, auction, and portal | A model of site stickiness is developed from user’s perspective, using theories from relationship marketing and social psychology. Commitment and trust are the key mediating variables in relationship between a user and a website | **H1**: commitment $\rightarrow$ stickiness  
**H2**: trust $\rightarrow$ stickiness  
**H3**: trust $\rightarrow$ commitment (inverse)  
**H4**: quality of alternatives $\rightarrow$ commitment  
**H5**: investment size $\rightarrow$ commitment  
**H6**: satisfaction $\rightarrow$ commitment  
**H7**: satisfaction $\rightarrow$ trust  
**H8**: communication $\rightarrow$ trust (inverse)  
**H9**: opportunistic behaviour $\rightarrow$ trust | - | 239 |
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| 21  | Tsai, Huang, Jaw and Chen (2006) | e-retailer | Repurchase intentions towards an online retailer are significantly influenced by switching costs and community building through switching barriers and overall satisfaction. | ✓H1: expected value sharing → switching barriers  
✓H2: perceived switching costs → switching barriers  
✓H3a: community building → switching barriers  
✓H3b: community building → overall satisfaction  
✓H4: service quality → overall satisfaction  
✓H5: perceived trust → overall satisfaction  
✓H6: switching barriers → repurchase intentions  
✓H7: overall satisfaction → repurchase intentions | Taiwan | 505 |
| 22  | Cyr, Hassanein, Head and Ivanov (2007) | website for buying concert-tickets | Loyalty in e-services websites is influenced by perceived usefulness, trust, enjoyment as well as perceived social presence. Perceived social presence also affect perceived usefulness, trust and enjoyment. | ✓H1: trust → e-loyalty  
✓H2: perceived usefulness → loyalty  
✓H3: Perceived ease of use → perceived usefulness  
✓H4: enjoyment → loyalty  
✓H5: perceived social presence → trust  
✓H6: perceived social presence → loyalty  
✓H7: perceived social presence → perceived usefulness  
✓H8: perceived social presence → enjoyment  
✓H9: Female > Male: enjoyment → loyalty  
✓H10: Female > Male: perceived social presence → loyalty | Canada | 185 |
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| 23  | Lin (2007) | Portal sites | Willingness to stick to a website is followed with intention to transact. The quality of website content, trust in a site and user attitude towards a website influences the stickiness for a website. Website managers must focus on stickiness for long term profitability | ✓H1: positive attitude→ intention to stick  
✓H2: trust→ intention to stick  
✓H3: beliefs of web value→ intention to stick  
✓H4: intention to stick→ intention to transact  
✓H5: positive attitude→ intention to transact  
✓H6: trust→ intention to transact  
✓H7: beliefs of web value→ intention to transact  
✓H8: positive attitude→ trust  
✓H9: beliefs of web value→ trust  
✓H10: beliefs of web value→ positive attitude | Taiwan | 434 |
| 24  | Mithas, Ramasubbu, Krishnan and Fornell (2007) | Government website, commercial website, goods website, service website, information website, transaction-oriented website | Comparison of customer loyalty determinants across different website is provided. Results indicate that relative importance of different website features in affecting consumer loyalty to a website differ, depend upon the domain in which website exists. | ✓H1a: perceived quality→ loyalty  
✓H1b: website functionality→ loyalty  
✓H1c: website structure→ loyalty  
✓H2a: effect of website content is higher for commercial sites than government sites  
✓H2b: website functionality is higher for commercial sites than government sites  
✓H3a: website content is higher for goods sites than services sites  
✓H3b: website functionality is higher for goods sites than services sites  
✓H4a: website content is higher for information sites than transaction sites  
✓H4b: website functionality is higher for information sites than transaction sites | - | >12000 |
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| 25  | Wang and Head (2007)           | books, CD’s and DVD’s        | Perceived consumer power, perceived interaction, perceived relationship investment, perceived shopping risks are the four factors necessary in online shopping. These four factors can facilitate relationship building through their effects on trust, satisfaction and switching costs. | ☑H1: perceived switching costs→ relationship intention  
☑H2(-): perceived switching costs→ satisfaction  
☑H3a: satisfaction→ relationship intention  
☑H3b: satisfaction→ trust  
☑H4a: trust→ relationship intention  
☑H4b: trust→ satisfaction  
☑H5a: perceived relationship investment→ perceived switching costs  
☑H5b: perceived relationship investment→ satisfaction  
☑H5c: perceived relationship investment→ trust  
☑H6a: perceived shopping risks→ perceived switching costs  
☑H6b: perceived shopping risks→ trust  
☑H7a(+/-): perceived interaction→ perceived switching costs  
☑H7b: perceived interaction→ satisfaction  
☑H8: perceived consumer power→ perceived switching costs | Canada | 177    |
| 26  | Kim, Kim and Kandampully (2008) | apparel                      | Web aesthetics and convenience have strong positive effects on e-satisfaction while entertainment is negatively related to e-satisfaction. E-satisfaction directly and positively affects e-loyalty | ☑H1: convenience→ e-satisfaction  
☑H2: customization→ e-satisfaction  
☑H3: information→ e-satisfaction  
☑H4: communication→ e-satisfaction  
☑H5: aesthetics→ e-satisfaction  
☑H6: e-satisfaction→ e-loyalty | US     | 366    |
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<tr>
<td>28</td>
<td>Chang and Chen (2008)</td>
<td>books, clothing, health food, cosmetic products, tickets and others</td>
<td>Customer interface quality (customization, interaction, convenience and character) contributes to generating e-loyalty</td>
<td>✓H1(a,b,c,d): customer interface quality → e-loyalty&lt;br&gt; ✓H2(a,b,c,d): customer interface quality → satisfaction&lt;br&gt; ✓H3: satisfaction → e-loyalty&lt;br&gt; ✓H4(a,b,c,d): customer interface quality → switching cost (for high internet experience)&lt;br&gt; ✓H5: switching cost → e-loyalty&lt;br&gt; ✓H5: switching cost → satisfaction (customer interface quality consists of customization, interactivity, convenience, character)</td>
<td>Taiwan</td>
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| 29  | Cyr, Kindra and Dash (2008) | Samsung website for cell phone | Individuals prefer local website across all design categories. Local websites can implant greater satisfaction, trust and loyalty. | ☑H1: local website is preferred over foreign website for design elements  
☑H2: local website is preferred foreign regarding perception of website  
☑H3: local website has higher trust than foreign website  
☑H4: satisfaction is higher for local than foreign website  
☑H5: loyalty is higher for local website than foreign website | India  | 198    |
| 30  | Doong, Wang and Shih (2008) | Yahoo! e-marketplace           | Satisfaction with the seller, price fairness, sales expertise and sales attitude are essential in enhancing customer loyalty, but trust and satisfaction are the major determinants. Influence of price fairness on loyalty was mainly indirect via satisfaction | ☑H1: trust → loyalty  
☑H2: satisfaction with seller → trust  
☑H3: satisfaction with seller → loyalty  
☑H4: price fairness → satisfaction with seller  
☑H5: price fairness → loyalty  
☑H6: sales expertise → satisfaction with seller  
☑H7: sales attitude → satisfaction with seller | Taiwan | 1123   |
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<td>31</td>
<td>Kassim and Abdullah (2008)</td>
<td>e-commerce</td>
<td>Service quality is a determinant of trust. Perceived service quality positively and directly affect customer satisfaction and trust. Satisfaction and trust play a significant role in creating customer loyalty. All service quality dimension except ease of use affects trust</td>
<td>☑H1: service quality → satisfaction  ☑H2: service quality → trust  ☑H3: satisfaction → trust  ☑H4a: satisfaction → word of mouth  ☑H4b: satisfaction → intent  ☑H5a: trust → word of mouth  ☑H5b: trust → intent  ☑H6: word of mouth → intention</td>
<td>Malaysia</td>
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<td>32</td>
<td>Tarafdar and Zhang (2008)</td>
<td>portals and search engines, retail, entertainment, news and information, financial services</td>
<td>Reach of a website is significantly influenced by information content, ease-of-navigation, usability and security while ease-of-navigation, customization, availability and security are determinants of website loyalty.</td>
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| 33  | Wang and Xu (2008) | online shopping | Improved service quality can enhance online perceived value. Online perceived value significantly and directly affects the behaviour loyalty and attitude loyalty | ✔H1: attitude loyalty → behavioural loyalty  
✔H2a: trust → attitude loyalty  
✘H2b: trust → behavioural loyalty  
✔H3a: satisfaction → attitude loyalty  
✔H3b: customer → behaviour loyalty  
✔H3c: satisfaction → trust  
✔H4a: perceived value → attitude loyalty  
✔H4b: perceived value → behaviour loyalty  
✔H4c: perceived value → satisfaction  
✔H4d: perceived value → trust  
(when switching costs are high)  
✔H5a: perceived value → online attitude  
(when switching costs are high)  
✔H5b: perceived value → behaviour loyalty  
(when switching costs are high)  
✔H5c: satisfaction → behaviour loyalty  
(when switching costs are high)  
✔H5d: satisfaction → behaviour loyalty  
(when switching costs are high)  
✔H5e: trust → attitude loyalty  
(when switching costs are high)  
✔H5f: trust → behaviour loyalty | - | 726 |
| 34  | Chang, Wang and Yang (2009) | online shopping | E-service quality influenced satisfaction and then loyalty. Satisfaction-loyalty relationship is stronger for customer with high perceived value than low perceived value | H1: e-service quality → satisfaction  
H2: satisfaction → loyalty  
H3: perceived has a significant effect on satisfaction-loyalty relationship | Taiwan | 330 |
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| 38  | Karahanna, Polites, Seligman and Williams (2009) | hotel websites | Appraisals of website quality, usefulness and product value determines overall satisfaction with a website, which eventually converts into site stickiness | H1: perceived information $\rightarrow$ e-satisfaction  
H2: perceived system quality $\rightarrow$ e-satisfaction  
H3: perceived usefulness $\rightarrow$ e-satisfaction  
H4: perceived value $\rightarrow$ e-satisfaction  
H5: trust $\rightarrow$ e-satisfaction  
H6: e-satisfaction $\rightarrow$ site stickiness  
H7: information quality $\rightarrow$ site stickiness  
H8: system quality $\rightarrow$ site stickiness  
H9: perceived usefulness $\rightarrow$ site stickiness  
H10: perceived value $\rightarrow$ site stickiness  
H11: trust $\rightarrow$ site stickiness | US | 4838 |
| 39  | Kim, Jin and Swinney (2009) | apparel, electronic goods, groceries, household goods, sports equipment, books and CDs and others | E-satisfaction and e-trust directly and positively influence e-loyalty in an online purchasing environment. Dimensions of e-tail quality have differing effects on e-satisfaction and e-trust | $\checkmark$H1:e-trust $\rightarrow$ e-loyalty  
$\checkmark$H2:e-trust $\rightarrow$ e-satisfaction  
$\checkmark$H3:e-satisfaction $\rightarrow$ e-loyalty  
$\checkmark$H4:fulfillment/reliability $\rightarrow$ e-trust  
$\checkmark$H5:fulfillment/reliability $\rightarrow$ e-satisfaction  
$\checkmark$H6: responsiveness $\rightarrow$ e-trust  
$\checkmark$H7 responsiveness$\rightarrow$e-satisfaction  
$\checkmark$H8 website design$\rightarrow$e-satisfaction  
$\checkmark$H9 security/privacy$\rightarrow$e-trust | US | 182 |
| 40  | Chiagouris and Ray (2010) | online shoppers | Strong linkage between perceptions of site and attitude towards the site was found for more experienced Internet shoppers in comparison to less experienced Internet shoppers | H1: site likeability $\rightarrow$ attitude toward site  
H2: reputation $\rightarrow$ attitude toward site  
H3: site security $\rightarrow$ attitude toward site  
H4: hedonic value $\rightarrow$ attitude toward site  
H5: utilitarian value $\rightarrow$ attitude toward site  
H6: attitude toward site $\rightarrow$ patronage intentions | New York | 251 |
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| 41  | Gounaris, Dimitriadis and Stathakopoulos (2010) | online shoppers | Behavioural intention consists of purchase intentions, site revisit and word-of-mouth. Information, friendliness, adaptation and aesthetics are the four key constituents of e-service quality and affects significantly satisfaction from e-shopping. E-service quality had a significant impact on behavioural intention directly and through satisfaction | ✓H1: e-service quality → satisfaction direct  
✓H2: e-service quality → behavioural intention  
Indirect through direct  
✓H2: e-service quality → behavioural intention | Greece | 1052 |
| 42  | Fuentes-Blasco, Saura, Berenguer-Contri and Moliner-Velazquez (2010) | train tickets, plain tickets, books, magazines and others | E-service perceived quality has a direct and positive effect on perceived value, which in turn, has a direct and significant influence on loyalty in e-shopping context | ✓H1: e-service quality → perceived value  
✓H2: value → repeat purchase  
✓H3: switching costs → e-loyalty | Spain | 191 |
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| 43  | Gupta and Kabadayi (2010) | CD | The consumers with an experiential motive – benevolence and integrity related beliefs are the key drivers of loyalty. For consumers with a goal-directed motive, ability-related beliefs are major contributor | experiential motive  
✓H1: website loyalty → website’s benevolence and integrity  
✓H2: website loyalty → website’s ability and integrity  
✓H3a: for experiential motive, the effect of benevolence related beliefs weakens as the level of flow increases.  
✓H3b: for experiential motive, the effect of integrity related beliefs weakens as the level of flow increases.  
✓H4a: for experiential motive, the effect of ability related beliefs does not change as the level of flow increases.  
✓H4b: for experiential motive, the effect of integrity related beliefs does not change as the level of flow increases. | - | 145 |
| 44  | Kim, Chung and Lee (2010) | tourism products and services | Navigation functionality, perceived security impacts loyalty via trust while these two along with transaction cost affect loyalty through satisfaction. Satisfaction and trust affect loyalty significantly and positively. |  
✓H1: navigation functionality → trust  
✓H2: perceived security → trust  
✓H3: transaction cost → trust  
✓H4: navigation → satisfaction  
✓H5: perceived security → satisfaction  
✓H6: transaction cost → satisfaction  
✓H7: satisfaction → trust  
✓H8: trust → loyalty  
✓H9: satisfaction → loyalty | South Korea | 340 |
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| 45  | Sheng and Lu (2010) | books, ornaments, clothes, software, digital products and others | Efficiency and fulfillment positively affect customer satisfaction, fulfillment and privacy positively affect customer loyalty | H1: efficiency $\rightarrow$ satisfaction.  
H2: efficiency $\rightarrow$ loyalty.  
H3: requirement fulfillment $\rightarrow$ satisfaction.  
H4: requirement fulfillment $\rightarrow$ loyalty  
H5: system accessibility $\rightarrow$ satisfaction  
H6: system accessibility $\rightarrow$ loyalty  
H7: privacy $\rightarrow$ satisfaction  
H8: privacy $\rightarrow$ loyalty  
H9: satisfaction $\rightarrow$ loyalty | China | 164 |
| 46  | Anderson and Swaminathan (2011) | e-commerce | Commitment, adaptation, assortment, network, transaction ease and engagement significantly affect e-satisfaction. Satisfaction had a positive and direct effect, but relationship is moderated by trust and inertia. | $\square$H1: adaptation $\rightarrow$ satisfaction  
$\square$H2: interactivity $\rightarrow$ satisfaction  
$\square$H3: nurturing $\rightarrow$ satisfaction  
$\square$H4: commitment $\rightarrow$ satisfaction  
$\square$H5: network $\rightarrow$ satisfaction  
$\square$H6: assortment $\rightarrow$ satisfaction  
$\square$H7: transaction ease $\rightarrow$ satisfaction  
$\square$H8: engagement $\rightarrow$ satisfaction  
H2: satisfaction $\rightarrow$ loyalty  
H3: satisfaction $\rightarrow$ loyalty (inertia is moderator)  
H4: satisfaction $\rightarrow$ loyalty (trust is moderator) | - | 45 interviews |
| 47  | Ghane, Fathian and Gholamian (2010) | e-banking | E-service quality, e-satisfaction, and e-trust have strong and direct effect on e-loyalty. Impact of indirect effects (with e-satisfaction and e-trust playing mediating roles) is more significant. | $\square$H1: e-service quality $\rightarrow$ e-satisfaction  
$\square$H2: e-service quality $\rightarrow$ e-trust  
$\square$H3: e-satisfaction $\rightarrow$ e-loyalty  
$\square$H4: e-satisfaction $\rightarrow$ e-trust  
$\square$H5: e-trust $\rightarrow$ e-loyalty  
$\square$H6: e-trust $\rightarrow$ e-satisfaction | Iran | 121 |
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| 48  | Christodoulides and Michaelidou (2011) | fashion accessories      | E-satisfaction and social interaction positively affect e-loyalty. Convenience, variety seeking and social interaction have positive influence on e-satisfaction | ☑H1: e-satisfaction→ e-loyalty  
☑H2a: convenience→ e-satisfaction  
☑H2b: convenience→ e-loyalty  
☑H3a: information seeking→ e-satisfaction  
☑H3b: Information seeking→ e-loyalty  
☑H4a: variety seeking→ e-satisfaction  
☑H4b: variety seeking→ e-loyalty  
☑H5a: social interaction→ e-satisfaction  
☑H5b: social interaction→ e-loyalty | UK       | 797     |
| 49  | Hsu, Wu and Chen (2012)         | Yahoo shopping center    | Perceived usefulness and perceived ease of use affect e-satisfaction, which in turn affects e-loyalty. Flow is major antecedent of e-loyalty | ☑H1:e-satisfaction→ e-loyalty  
☑H2: flow→ e-satisfaction  
☑H3: flow→ e-loyalty  
☑H4: perceived→ ease of use  
☑H5: perceived usefulness→ flow  
☑H6: regulatory fit→ flow  
☑H7: perceived ease of use→ e-satisfaction  
☑H8: perceived ease of use→ perceived usefulness  
☑H9: perceived usefulness→ e-satisfaction  
☑H10: perceived usefulness→ e-loyalty | Taiwan   | 416     |
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<td>50</td>
<td>Khare, Khare and Singh (2012)</td>
<td>online shopping</td>
<td>Perceived usefulness and ease of use define the consumers’ attitude toward online shopping in the Indian context. Normative beliefs and gender moderates online shopping behaviour perceived positive cultural orientation on consumer perceptions regarding the ethics of online retailers (CPEOR) is directly linked with repurchase intention from the same e-retailer</td>
<td>☑RQ1: Do usefulness, perceive ease of use and perceived risk affect convenience and enjoyment towards online shopping ☑RQ2: Do normative beliefs influence perceived usefulness, ease of use and perceived risk ☑RQ3: Do gender and age influence perceived usefulness, ease of use and perceived risk ☑H1: higher vertical individualism→ lower CPEOR (partially supported) ☑H2: higher horizontal individualism→ higher CPEOR (partially supported) ☑H3: higher vertical collectivism→ higher CPEOR (partially supported) ☑H4: higher horizontal collectivism→ higher CPEOR (partially supported) ☑H5: higher CPEOR→ higher loyalty</td>
<td>India</td>
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<td>51</td>
<td>Lu, Chang and Yu (2012)</td>
<td>e-retailing</td>
<td>Efficiency, system availability and privacy affect perceived value. Responsiveness and perceived value directly and positively affect loyalty.</td>
<td>☑H1: efficiency→ perceived value ☑H2: system availability→ perceived value ☑H3: privacy→ perceived value ☑H4: perceived value → loyalty ☑H5: responsiveness → loyalty ☑H6: contact→ loyalty</td>
<td>Taiwan</td>
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<td>52</td>
<td>Marimon, Yaya and Fa (2012)</td>
<td>e-banking</td>
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| 53  | Mouakket and Al-hawari (2012) | online reservations | Better e-service quality leads to greater satisfaction, which would eventually lead to increased loyalty | $\square H1$: e-service quality $\rightarrow$ hedonic values  
$\square H2$: e-service quality $\rightarrow$ utilitarian values  
$\square H3$: hedonic value $\rightarrow$ satisfaction  
$\square H4$: utilitarian value $\rightarrow$ satisfaction  
$\square H5$: satisfaction $\rightarrow$ e-loyalty  
$\square H6$: subjective norms $\rightarrow$ e-loyalty  
$\square H1$: perceived information quality $\rightarrow$ e-satisfaction  
$\square H2$: perceived system quality $\rightarrow$ e-satisfaction  
$\square H3$: perceived usefulness $\rightarrow$ e-satisfaction  
$\square H4$: perceived value $\rightarrow$ e-satisfaction  
$\square H5$: trust $\rightarrow$ e-satisfaction  
$\square H6$: e-satisfaction $\rightarrow$ site stickiness  
$\square H7$: perceived information quality $\rightarrow$ site stickiness  
$\square H8$: perceived system quality $\rightarrow$ site stickiness  
$\square H9$: perceived usefulness $\rightarrow$ site stickiness  
$\square H10$: perceived value $\rightarrow$ site stickiness  
$\square H11$: trust $\rightarrow$ site stickiness | UAE | 288 |
<p>| 54  | Polites, Williams, Karahanna and Seligman (2012) | hotel reservations | Satisfaction alone is not sufficient for creating loyalty. Collective impact of factors like information quality, perceived usefulness, system quality, trust and value are more important than satisfaction. | - | US | 4038 |
| 55  | Valvi and Fragkos (2012) | purchase centric e-loyalty studies | Divided e-loyalty antecedents into pre-purchase, during-purchase and after-purchase factors. E-satisfaction, e-trust, perceived value, convenience motivation and web-service quality are direct antecedents of e-loyalty. | - | - | 217 academic papers |</p>
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<td>56</td>
<td>Audrain-Pontevia, N’Goala and Poncin (2013)</td>
<td>European University</td>
<td>e-shopping</td>
<td>High acquisition value has a strong direct effect on e-satisfaction and indirectly on e-loyalty. Transaction value and e-satisfaction are negatively related for shopping products/services while no relationship exists between these two for convenience and specialty products/services.</td>
<td>✔H1(a): acquisition value → satisfaction ✔H1(b): transaction value → satisfaction ✔H2: e-satisfaction → e-loyalty e-satisfaction (mediator) ✔H3a: acquisition value → e-loyalty ✔H3(b): transaction value with e-loyalty ✔H4: relationship between consumer perceptions of transaction value and e-satisfaction is stronger for exploratory search than goal-directed search ✔H5: relationship between consumer perceptions of acquisition value and e-satisfaction is stronger for goal-directed search than exploratory search</td>
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<td>59</td>
<td>Toufaily, Ricard and Perrien (2013)</td>
<td>e-loyalty studies</td>
<td>Antecedents of e-loyalty differ for different products/services and various customer segments. Recommended future research to explore new variables in five categories: customer characteristics, product/services attributes, company characteristics, environmental characteristics and website characteristics</td>
<td>-</td>
<td>-</td>
<td>44 studies</td>
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| 60  | Carter, Wright, Thatcher and Klein (2014) | online airline ticket reservations | E-service providers should have less need to rely on switching costs as a driver of e-loyalty in the presence of high customer trust, | ☑H1: trust → e-loyalty  
☑H2: switching cost → e-loyalty  
☑H3: trust and e-loyalty relationship is stronger than switching cost and e-loyalty  
☑H4: relationship between switching costs and e-loyalty will be stronger (weaker) when trust is high (low).  
☑H4: trust → switching costs | -       | 299     |
| 61  | Crutzen, Beekers, Eenbergen, Becker, Jongen and Osch (2014) | cancer information website | Effectiveness (relevancy) and enjoyment (pleasance) positively related with e-loyalty, but mediated by active trust. Efficiency (easy search) positively affects e-loyalty. | H1: efficiency → e-loyalty  
mediated by active trust  
H2: effectiveness → e-loyalty  
mediated by active trust  
H3: enjoyment → e-loyalty | Netherlands | Patients 63 Caregivers 302 |
☑H2: web site quality → e-service quality  
☑H3: transaction quality → e-service quality  
☑H4: product quality → satisfaction  
☑H5: e-service quality → satisfaction  
☑H6: satisfaction → loyalty | US       | 717     |
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<th>No.</th>
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| 63  | Sanchez-Franco, Peral-Peral and Villarejo-Ramos (2014)                  | e-learning websites             | Expressive aesthetics directly affects perceived usefulness and satisfaction. Satisfaction and extrinsic outcomes directly affect e-loyalty of an educational website | **H1:** classical aesthetics → perceived usefulness  
**H2:** expressive aesthetics → perceived usefulness  
**H3:** classical aesthetics → satisfaction  
**H4:** expressive aesthetics → satisfaction  
**H5:** instrumental issues → relation between expressive aesthetics and satisfaction  
**H6:** perceived → usefulness satisfaction  
**H7:** aesthetics (classical and expressive) → satisfaction  
**H8:** Satisfaction → extrinsic outcomes  
**H9:** extrinsic outcomes → e-loyalty  
**H10:** satisfaction → e-loyalty  
**H11:** exploratory behaviour weakens the relationship between expressive aesthetics, and (a) perceived usefulness and (b) satisfaction  
**H12:** Exploratory behaviour strengthens the relationship between classical aesthetics, and (a) perceived usefulness and (b) satisfaction | Spain  | 105     |
2.6 LITERATURE ANALYSIS

E-loyalty is a concept that has been researched under different contexts and regions for many years. Analyzing existing literature, it is observed that loyalty perception of a user changes due to the differences in the nature of products and services. Products and services can be differentiated on the basis of their very nature such as intangibility, inseparability, heterogeneity and perishability (Roostika, 2012). On the basis of this distinction, websites can be broadly classified as product-based website and service-based website. In the context of this work, product-based website means the website that primarily provides physical products while service-based website mainly offers intangible services.

Previous studies have outlined that depending upon the website type difference in loyalty perception of a consumer exist. In similar vein, Gummerus et al. (2004, p. 175) differentiated between online retail websites and content-based websites. The authors noted “since the service offering and consequently also customer evaluations of content-based service provider’s website differ substantially from those of web merchants, specific research is needed”. They examined the role of satisfaction and trust on loyalty and found that trust plays a mediating role and satisfaction is a direct antecedent of online loyalty in content-based information websites. Torres and Martins (2004) examined an e-satisfaction model with an aim to identify the perceptual dimensions of consumer’s satisfaction with Internet information search and purchase experiences. The results demonstrates that entertainment, convenience, reliability and assurance, in this order, are the principal determinants of satisfaction for information search while security, product offer, and convenience are the determinants of consumer’s satisfaction for Internet purchase experience. Chiu et al. (2009) stated that information-based website and product-based website differ from one another because the browsing behaviour for a content-based website is different from online purchasing behaviour. E-loyalty models in electronic commerce are not suitable for information-based websites (with no business transactions). Sousa and Voss (2012, p. 790) analysed the impact of e-service quality on customer behaviour in e-services in the multi-channel environment. The authors distinguished between product and service and concluded “most of the research on the impacts of e-service quality on e-loyalty has focused on online retail contexts involving the sale of physical products, which introduce a number of confounding factors (e.g. product pricing, transportation and physical characteristics of the product)”, whereas these factors are absent in case of pure service-based website.
Few studies have discussed that consumer perception of website loyalty may differ due to the difference in offline and online fulfillment of products and services (Zeithaml, Parasuraman, and Malhotra, 2000; Wolfinbarger and Gilly, 2003). Shankar, Smith and Rangaswamy (2003) defined, many service industries exist in which customer may choose the service provider online, but the actual service is experienced by customer offline, for example, online hotel reservation. They recommended future research to study industries in which entire service encounter including delivery is online. Semeijn et al. (2005) examined the combined effects of online and offline service elements on customer behaviour. The study was conducted on loyal customer of four industries - two industries (books & CD’s and computer hardware & electronics) were selected in which transaction was initiated online but terminated by physical delivery of tangible component and two industries (computer software and airline travel tickets) in which transaction initiated online but completed by offline delivery of intangible product/service. The authors concluded that offline fulfillment is equally important as online fulfillment. With respect to physical fulfillment, timely and adequate delivery of the product (offline value) does play a role in achieving customer loyalty. Further, they recommended that the investigation should be done on loyalty levels considering different degrees of tangibility, for instance, books and CDs versus travel booking. Polites et al. (2012) in context of hospitality industry, examined the e-satisfaction and e-loyalty relationship and excluded the outside influences unlike the study conducted by Semeijn et al. (2005) where offline fulfillment was considered an important part of loyalty. Polites et al. (2012) excluded factors like offline interactions with e-vendors and post consumption experiences but given due importance to product-related factors. It can be argued that differences in offline and online fulfillment affect e-loyalty and its determinants relationship.

Furthermore, tangibility-intangibility aspects or physical attributes also affect customer loyalty perception in many ways. Concerns about the product being damaged, poorly handled, unavailability of physical examination and delivery in expected time frame are common issues that a customer face in online product purchase (Kim, Jin and Swinney 2009, 2009). Chen and Dubinsky (2003) suggested that perceived product quality is an important determinant of perceived service quality. They proposed that product quality comprises of extrinsic attributes such as price, brand name and packaging and physical attributes such as product material, functions, and designs. Further, they added that customer future online shopping intention depends on the product quality of their last shopping experience. Wen et
al. (2015, p. 1517) asserted “following their purchase or consumption of products, customers evaluate product quality based on product performance, and based on their previous expectations, which leads to satisfaction or dissatisfaction”. A customer evaluates a product depending on the extent of tangibility and intangibility (Rushton and Carson, 1989). In similar vein, Kassim and Abdullah (2008) illustrated that physical goods and services fall on the continuum ranging from tangible to intangible. Valvi and Fragkos (2012) did a critical analysis on e-loyalty around the purchase-centred framework, divided antecedents of e-loyalty into pre-purchase factors, during purchase factors and after-purchase factors. They observed that effects of customer or industry characteristics were not included in existing e-loyalty models as these variables are generally considered constant. Lu et al. (2012) examined the effects of cultural orientation on consumer perceptions and ethics of online retailers (CPEOR) and analyzed the impact of CPEOR on e-loyalty intention. They concluded the higher consumer perceived positive CPEOR, more the consumer inclined to purchase from the same retailer. It was specified that types of products/services like clothing, software, information searching services might produce varied results in determining consumer perceptions towards online shopping, e-retailers, and ethics. Ramanathan (2010) observed late arrival (or non-arrival) of product, accuracy of the order and/or due to damaged products are the significant sources of customer dissatisfaction. Since physical goods require space, managing the adequate level of inventory is an imperative task; logistics also plays a significant role in physical product delivery than intangible product/service delivery. Logistics related factors are often grouped as one of the post-purchase factors and are experienced by customers after making payments (Ramanathan, 2010). Many ‘dot com’ enterprises failed due to their inability to fulfill their online promise because of their inadequate logistics support (Rutner, Gibson and Williams, 2003). Thus, it can be claimed that the tangibility-intangibility component of product/service also affects the relationship between e-loyalty and its determinants.

Tarafdar and Zhang (2008) analyzed the performance of 190 websites and identified seven factors for website loyalty, each factor, however, is not equally important for website performance in different domains, and some factors are more important than others. Mithas et al. (2007) also acknowledged that the relationship between customer loyalty and website elements varies as a function of the business or industry attributes. An exhaustive meta-analysis by Toufaily, Ricard and Perrien (2012) on e-loyalty remarked that the literature on e-loyalty ignores some variables related to the characteristics of product/service offered. Thus,
the types of product, the tangibility/intangibility feature, the ambiguity of the expected performance (the difficulty of assessing the performance of the online product or service) are interesting variables that future research on e-loyalty should examine. Further, they suggest five under-researched areas that additional studies might pay attention; the areas are consumer characteristics, product/service attributes, company characteristics, website characteristics and environmental influences.

2.7 LITERATURE GAP

On the basis of the above discussion, it is appropriate to say that relationships between e-loyalty and its antecedents vary across websites. The relative importance of e-loyalty antecedents is different for different websites and varies as per the difference in products and services. Despite the acknowledgement by various studies, very limited study, if any, has done the comparative analysis of the relative importance of e-loyalty antecedents across different website categories. Many studies have not considered this fact while evaluating e-loyalty and obtained responses from consumers with no distinction being made to product website and service website. Such studies included all physical products and intangible services in one single category (e.g. Srinivasan, Anderson and Ponnavolu, 2012; Anderson and Srinivasan, 2003; Sheng and Lu, 2010; Hsu, Wu and Chen, 2012; Wen et al., 2014). It has therefore become imperative to find answers to the questions - Does the relation between e-loyalty and its antecedents; more or less remains same or it change significantly for different websites? What antecedents should be given closer attention and are relatively important than others? For instance, e-service quality is an antecedent of e-loyalty (Gounaris, Dimitriadis and Stathakopoulos, 2010; ValVi and Fragkos 2012) but does the importance of e-service quality differ for a product website than for a pure service-based website? Clearly, these issues demand a better understanding.

Moreover, several studies have proposed an e-loyalty model, but a discussion on practical strategies adopted by websites in accordance with their proposed e-loyalty model was seldom done. Hence, the research gaps surfaced upon were:

1. Importance of e-loyalty antecedents varies with varying website category, but lesser importance has been given to determine the relative importance across different websites in existing studies.
2. The existing studies have not given due importance to practical strategies adopted by websites to ensure e-loyalty, in accordance with their proposed model.

2.8 RESEARCH QUESTIONS

In the light of above discussion on e-loyalty literature, this study aims to examine the variation in strength of relationship between e-loyalty and its antecedents for different website categories. However, before that there is a need to ascertain what antecedents determine loyalty for a website. Thus our first research question is

1. **What factors determine the loyalty for a website?**

In this study, an e-loyalty model is proposed. The study aims to examine e-loyalty and its antecedent relationships across different categories of website, but differentiating websites is cumbersome as different websites lie on a continuum (explained later in this chapter). Hence, an approach based on users’ primary need is used to categorize the websites. Thereafter, the study intends to investigate empirically the conceptual model and its associated hypotheses, to assess the importance of e-loyalty determinants. The purpose is to examine the change in loyalty perception, if any, of a user for different needs. Since the websites are categorized on the basis of users’ primary need, the objective eventually aims to examine the variations in relationship between loyalty and its antecedents across different websites. The second research question is

2. **Does the users’ primary need affect e-loyalty and its antecedent’s relationship?**

After examining the variation in the relationship between e-loyalty and its antecedents, the objective is to assess the relative importance of e-loyalty antecedents for different website categories. Thus, third research question is

3. **What are the hierarchies of e-loyalty antecedents, in order of importance, for different website category?**

Further to ensure consistency in results, one particular successful website in each category is examined against the proposed model. The study compares the results of one particular website in each category to its respective website category. In order to validate the findings and to ensure consistency in results, the model is again tested but this time one
particular website in each category is examined. Then, the results are compared and reasons for differences, if any, under the two scenarios will be discussed. Examining the variations, the study assesses the relative importance of e-loyalty determinants across different website categories.

Much discussion on website loyalty determinants has been done in existing literature. In practice, what strategies are adopted by website managers/providers to ensure loyalty needs to be discussed? Existing studies have not given due consideration to strategies that are implemented to achieve e-loyalty. Thus, in accordance with our proposed model the strategies adopted by successful websites are explored. It will serve two purposes:
1. Successful websites are chosen so that a discussion on strategies and techniques adopted by these websites serves as guidelines to other upcoming and existing websites
2. It provides a theoretical validation to the proposed e-loyalty model.

Thus, fourth and final research question is

4. What are the various strategies used by websites to create and ensure website loyalty?

2.9 CONCEPTUAL FRAMEWORK

A theoretical framework is a conceptual model of how one theorizes or develops a logical sense of the relationships among several variables that provides the foundation for the problem (Sekaran, 2003). The theoretical framework imparts a better understanding of the problem and aids in the generation of testable hypotheses. The developed hypotheses examine that the theory formulated is valid or not (Sekaran, 2003). The varying relationship between e-loyalty and its antecedents in different context provides the foundation for this study. The conceptual framework encompasses seven major constructs:

- E-loyalty
- E-service quality
- E-satisfaction
- Perceived value
- E-trust
- Number of members
- Number of peers
E-loyalty is the dependent variable, e-service quality (constituted from responsiveness, convenience, customization and contact interactivity); number of members and number of peers are the independent variable. E-service quality affects e-loyalty directly and indirectly through e-satisfaction, e-trust and perceived value. Figure 2.3 depicts the theoretical framework for this study.

![Proposed e-loyalty model](image)

Figure 2.3: Proposed e-loyalty model

E-service quality is the extent to which website caters to the need of a user during the visit. Santos (2003) defined e-service quality as the customer’s evaluation of entire service experience provided by online markets. Firstly, Parasuraman, Zeithaml, and Berry (1998) proposed multidimensional scale to measure e-service quality in e-context and adapted five physical dimensions of e-service quality. Since then, many have given the determinants responsible for e-service quality based on their theoretical and empirical research (Zeithaml et al., 2002; Srinivasan, Anderson and Ponnavolu, 2002; Wolfinbarger and Gilly, 2003; Yang and Peterson, 2004; Ribbink et al., 2004; Semeijn et al., 2005; Rodger Negash and Suk, 2005;
Chao, Lee and Ho, 2009; Fuentes-Blasco et al., 2010) yet there is no consensus on the determinants of e-service quality. Zeithamal, Parsuraman and Malhotra (2002) defined e-service quality as the extent to which a website facilitates effective and efficient purchasing, shopping and delivery of services and products. Clearly the definition included both pre-service/product experience and post service/product experience offered by the website.

Studies have established that e-service quality is not a directly measurable construct (Zeithamal, Parsuraman and Malhotra, 2002; Ribbink et al., 2004). For this study, based on existing literature four dimensions are identified, which construct e-service quality. The dimensions are:

1. Responsiveness
2. Contact interactivity
3. Convenience
4. Customization

Responsiveness is the website's ability to answer the user queries (Cyr, Head and Ivanov, 2009). The sooner the site gives the response to user queries, the more responsive it is. The responsive web design permits a website to get used to different screens by shuffling content and realigning itself. Answering e-mails and phone calls of the user query within a well reasonable time frame are the characteristics of a good responsive website. Not only the staff of a website should respond quickly, but more importantly the design of a website should be responsive enough to respond user demand well in time. It is crucial that users receive adequate and timely support in case of questions or problems (Sadeh et al., 2011). Quick to respond web design is becoming the standard now and certifies that the website or web page is well suited for all kinds of ever-changing queries and needs of customers. Gefen (2002) did an empirical analysis in context of online book purchase from Amazon.com and concluded the responsiveness is a determinant of e-service quality and positively affect e-loyalty. In context of e-banking, Marimon, Yaya and Fa (2012) showed the positive and direct effect of responsiveness on e-loyalty. Hence, responsiveness is an important determinant of e-service quality (Gummerus et al., 2004; Ribbink et al., 2004; Semeijn et al., 2005, Marimom, Yaya and Fa, 2012).

Contact interactivity can be defined as the extent to which website facilitates the two-way communication and the availability of customer support tools (Srinivasan, Anderson and Ponnavolu, 2002). Anderson and Swaminathan (2011), in e-market context, defined
interactivity as the availability and effectiveness of customer support tools and two-way communication of e-business provider with its customers. The sites interact with the user usually through a text-based interface or graphical user interface. The user interface should be designed in accordance with the interests of the target users because they are the ones who actually communicate with the website, thus a good interactive website is a part of e-service quality (Srinivasan, Anderson and Ponnavolu, 2002; Cyr, Head and Ivanov, 2009; Anderson and Swaminathan, 2011). Previous research (Srinivasan, Anderson and Ponnavolu, 2002; Rodger, Negash and Suk, 2005) indicated that contact interactivity is a key facilitator of e-service quality.

In e-context, convenience also termed as navigation efficiency or ease of use, is the extent of easiness of website navigability. Convenience is navigation efficiency and user friendliness of a website (Chang and Chen, 2008). Ease of use refers to the property of a website that a user can navigate or use the website conveniently and with ease. It is the degree to which the potential user expects the system to be effortless. Srinivasan, Anderson and Ponnavolu (2002) suggested a website to be comfortable to use, it must be simple, intuitive and user-friendly. Many times user leaves the website without purchasing because they find it difficult to navigate through the site. The user finds it more convenient if uniformity exists in navigational method and data presentation. A convenient website saves time and makes browsing easy. It provides a short response time, facilitates fast completion of a transaction, and minimizes customer effort (Schaffer, 2000), assists visitors to reach the destined content quickly. Ease of use/convenience is an antecedent of e-service quality (Ribbink et al., 2005; Cyr et al., 2007; Anderson and Swaminathan, 2011).

Customization is the capability of an e-retailer to tailor products, services, and environment to individual users (Srinivasan, Anderson and Ponnavolu, 2002). Customization is giving the user what he/she wants; it creates the perception of increased choice and can reduce the frustration of visitors. Several websites, for example, Google, Facebook has let their homepages customize by their users. With the arrival of new web technologies, visitors can create, improve and customize the interfaces for them. Customization influences the joy experienced with e-service and is considered as one of the key benefits in e-service quality (Ribbink et al., 2004; Semeijn et al., 2005).

If a website's service quality is appealing to the customer, the chances of developing favourable judgments about the site are high (Pearson, Tadisina and Griffin, 2012). E-service quality is considered to be an important antecedent of e-loyalty in many studies (Ribbink et
al., 2004; Rodger, Negash and Suk, 2005; Semeijn et al., 2005, Gounaris, Dimitriadis and Stathakopoulos, 2010; Mouakket and Al-hawari, 2012). Thus, based on the above discussion following five hypotheses are posited.

H1 (a): Responsiveness directly and positively affects e-service quality
H1 (b): Contact interactivity directly and positively affects e-service quality
H1 (c): Convenience directly and positively affects e-service quality
H1 (d): Customization directly and positively affects e-service quality
H5: E-service quality positively and directly affects e-loyalty

Influence of service quality on perceived value has been studied for offline as well as online environments, and the outcomes of the research suggested that service quality influence perceived value in a positive manner. In traditional environment, service quality was observed as a logical conductor of perceived value (Reichheld 1996; Parsuraman and Grewal, 2000). In electronic context, Fuentes-Blasco et al. (2010) concluded that improved e-service quality significantly increases the e-perceived value. Mouakket and Al-hawari (2012) in context of online reservation environment also emphasized that better e-service quality leads to greater utilitarian values (perceived usefulness) and hedonic values. Thus, it is hypothesized that

H2: E-service quality positively and directly affects e-perceived value

E-service quality and its underlying dimension are the important determinants of trust. Many studies (Gefen, 2002; Flavian, Guinaliu and Gurrea, 2006; Chau et al., 2007) supported that ease of use plays a significant role in the formation of trust. According to Koufaris and Hampton (2004), the willingness of online organizations to customize their products and services are significant antecedents of people’s initial trust in e-commerce. Roostika (2012) suggested that service quality built customers’ beliefs and had a positive effect on trust. Ghane, Fathian and Gholamian (2010) and Floh and Treiblmaier (2006), for e-banking, identified a positive relationship between e-service quality and e-trust while Kassim and Abdullah (2008) in e-commerce context and Ribbink et al.( 2004) for tangible product purchase highlighted the importance of e-service quality factors in developing e-trust. It leads to formation of following hypothesis.

H3: E-service quality positively and directly affects e-trust.
Service quality and customer satisfaction are distinct constructs from the customers’ point of view, but strong relationships exist between these two (Sureshchandra, Rajendran and Anantharaman, 2003). Many studies in different contexts found a positive relationship between e-service quality and e-satisfaction and their results suggested that better service quality leads to greater customer satisfaction. Tsai et al. (2006), Gounaris, Dimitriadis and Stathakopoulos (2010) and Wen et al. (2014) in e-retailing, Ranganathan et al. (2013) for e-mail services and Ghane, Fathian and Gholamian (2010) confirmed this relationship in e-banking context. Consistent with these studies, the following hypothesis is posited.

H4: E-service quality positively and directly affects e-satisfaction

Perceived value has been examined through similar concepts such as perceived usefulness, usability and benefits (Valvi and Fragkos, 2012). Perceived value is a consumers’ evaluation of the usefulness of a product or service based on perceptions of benefits availed and cost incurred (Zeithaml, 1998). It is the trade-off between received benefit and cost (Chiou, 2004). Perceived value in e-context or e-perceived value, in this study, is defined as the overall assessment of value against cost during/after availing a service or purchasing a product from a website. The value includes monetary and non-monetary aspects and cost consist of monetary and psychological aspect. In online shopping context, Lee and Overby (2004) defined perceived value in terms of utilitarian value and experiential value. Utilitarian value includes price saving dimension, time-saving dimension, service dimension and merchandise selection dimension whereas experiential value represents experiential benefits from entertainment, escapism, visual appeal and interactivity. E-perceived value is considered to be an important contributor in acquiring e-loyalty in online travelling services (Luarn and Lin 2003), e-commerce (Yang and Peterson, 2004; Wang and Xu, 2008), hotel websites (Karahanna et al., 2009) and e-banking (Marimon, Yaya and Fa. 2012). Thus, following hypothesis is formed.

H6: E-perceived value directly and positively affects e-loyalty.

Buyers will not return to a business unless they sense trust whether the business is offline and online (Sultan and Mooraj, 2001). However, Harris and Goode (2004) indicated that trust is more important in an online environment than in conventional offline contexts. Reichheld and Schefter (2000) emphasized that trust plays a significant role where business takes place at a distance and risks, and uncertainties are magnified. Trust in e-commerce refers to the readiness to rely upon on the renowned and accepted companies, and systems with which
the e-commerce interaction takes place. Gefen (2000, p. 30), in online loyalty context, defined trust as “the willingness to make oneself vulnerable to actions taken by the trusted party based on the feeling of confidence or assurance”. Why trust is so important in online transactions is well appreciated if one knows potential risks that lie in online transactions. Fraud and sharing of private data are serious issues that concern the consumer most. Trust related issues exists in online business but statistics reveals that the numbers of people opting online purchasing are increasing day by day and the shackles created by “lack of trust” is no longer an obstacle to transacting online. It does not indicate that e-trust no longer plays an important role in the online transaction environment; however, it matters now more than ever, but now online players can create a sense of e-trust among their users. A website equipped with security and privacy features can generate the confidence and assures user that their data is safe with them. Trust positively affects online customer loyalty, in online service portals (Gummerus et al., 2004), online book and CD purchase (Ribbink et al., 2004), e-banking (Floh and Treiblmaier, 2006), online shopping (Wang and Xu, 2008) and Internet grocery shopping (Rafiq, Fulford and Lu, 2013). Thus,

H7: E-trust directly and positively affects e-loyalty.

In marketing literature, Oliver (1999, p. 34) elaborated satisfaction loyalty relationship and defined satisfaction as “the consumer’s sense that consumption provides outcomes against a standard of pleasure versus displeasure”. It measures whether the offerings meets/surpasses the expectation of the online user. Satisfaction with electronic environments, or e-satisfaction can be observed as “the contentment of the customer with respect to his or her prior purchasing experience with a given electronic commerce firm” (Anderson and Srinivasan, 2003, p. 125). Further, Chang, Wang and Yang (2009) described that user can perceive satisfaction differently in two different cases (1) when a consumer uses a website for one-time transaction and (2) repetitive use of website. A consumer, transacting first time, focus on transaction-specific satisfaction (emotional response to performance on specific attributes of a website); whereas, a consumer with repetitive visits focus on cumulative outcome and consider all aspects of a website.

purchasing context, confirmed a positive relationship between e-satisfaction and e-loyalty. In
service-based settings also a positive effect of e-satisfaction on e-loyalty was observed.
Studies in different contexts, medical portal sites (Reil, Liljander and Jurriens, 2001; Gummerus et al. 2004), e-banking (Casalo, Flavian and Guinaliu, 2008; Marimon, Yaya and Fa, 2012), information-based website (Chiu et al., 2009, Crutzen et al., 2014) and e-mail services (Ranganathan et al., 2013) have ascertained a positive satisfaction-loyalty relation. Therefore, it is hypothesized

H8: E-satisfaction directly and positively affects e-loyalty.

Some studies (Noble, Griffith and Adjei, 2006; Christodoulides and Michaelidou, 2010; Toufaily, Ricard and Perrien, 2013) have recognized the importance of social factors in purchasing environment. Christodoulides and Michaelidou (2010 p. 191) argued “social shoppers are more satisfied with and are loyal to e-tailers who offer an integrated social experience that comprises shopping and non-shopping activities. Shopping is not always a rational process, and e-marketers will need to tap into the non-rational social side of online shopping”. With the growth of social forums and virtual communities, customer integrates socially into a village and these groups (e.g. family, friends, and online forums) direct his choices in a convincing way (Toufaily, Ricard and Perrien, 2013). Lim and Dubinsky (2005) also observed that in the consumer context, shoppers’ purchase decisions are likely to be influenced by friends and neighbours. Consumers prefer to rely on informal sources and other consumers in purchase decision rather than formal sources such as advertisements (Bansal and Voyer, 2000; Casalo, Flavian and Guinaliu, 2008). Growing number of online forums and chat communities affects loyalty intentions of other users by way of electronic word of mouth, reviews and referrals. If a website deals with large number of users, interaction opportunities for an individual are more. This study examines the effect of two social factors i.e. number of members and numbers of peers on e-loyalty intentions of a user. For an individual, numbers of members are the total number of members the website deals with and numbers of peers are the known individuals to that individual (Lin and Lu, 2011). If a person perceives that adequate members and peers are using the website consistently and will continue to use, the chances that he/she will remain loyal are high. Thus, the following two hypotheses are considered

H9: Number of members directly and positively affects e-loyalty.

H10: Number of peers directly and positively affects e-loyalty.
2.10 WEBSITE CATEGORY AND USER PRIMARY NEED/MOTIVE

The main objective of this study is to examine the variation in the relationship between e-loyalty and its antecedent for different categories of websites, but differentiating the websites on product/service basis is cumbersome. The reasons being, on the web
1. Products and services are often bundled together and are generally inseparable, and
2. They lie on a continuum ranging from tangibility to intangibility (Kassim and Abdullah, 2008). Thus, websites are categorised on the basis of users’ primary need.

This section discusses the rationale for adopting such approach. Examination of existing literature shows that relative importance of e-loyalty antecedents varies due to differences in
1. Tangibility-intangibility aspects of products and services (e.g. Kassim and Abdullah, 2008; Kim, Jin and Swinney, 2009; Ramanathan, 2010).
2. Offline fulfilment and online fulfillment (e.g. Shankar, Smith and Rangaswamy, 2003; Semeijn et al., 2005).
3. Product-based website and service-based or content-based website (Gummerus et al., 2004; Chiu et al., 2009).

However, these approaches are not entirely different from each other. For instance, e-mail service is an intangible service and can be seen as an information-based website. A watch order includes offline fulfillment and website can be categorized as product website. Kassim and Abdullah (2008) noted that physical goods and services are conceptualized to fall on the continuum ranging from tangible to intangible. We define products and services, in terms of the website, on this continuum as (see figure 2.4).

![Figure 2.4: Tangibility-Intangibility continuum](image)

The tangibility-intangibility differentiation alone is also not sufficient for website categorisation because even at the same point in the continuum loyalty perception differs...
since the motives of an individual to use the website are different. Even for the same user loyalty perception may differ. E-mail service providers and social networking websites lie on the same point in this continuum (both being intangible service and transaction are initiated online and completed online), but variations in relationship between e-loyalty and its determinants are expected under these two scenarios.

Thus, combining the above three approaches we follow the user need-based classification of websites and expect that perception towards e-loyalty antecedents vary with the varying users need. Websites are categorized on the basis of users’ primary need. Valvi and Fragkos (2012, p. 356) in purchasing environment described “as a consumer, you recognize that you have a need to satisfy”. Every individual has a certain prime motive/need for which he/she visits a website. Gupta and Kabadayi (2010, p. 167) explicitly suggested that loyalty towards a website varies for varied motives. They observed “motives such as goal-directed (e.g. searching for specific information) and experiential (e.g. browsing for recreation) persuade consumers to focus on completely different aspects of the website, leading to varied effects on evaluations and purchase intentions at a website”. Consumers with experiential motive generally focus on interesting aspects of the environment, however, consumers with a goal-directed motive search for information to complete a task or to purchase a product. Consumers differ significantly in their shopping behaviour, which is governed by their motivations (Wolfinbargar and Gilly, 2001). Kim, Jin and Swinney (2009) also observed the consumer’s different needs and purchase motivations for different products. Thus, website managers/providers need to develop strategies according to the needs of various visitor segments i.e. hedonistic browsing, information searching and purchasing (Moe 2003; Sénécal, Kalczynski and Nantel, 2005; Toufaily, Ricard and Perrien, 2013). Arya and Srivastava (2014) also adopted the user need based approach to categorize the websites. Considering the above recommendations, websites are segmented into four categories and categorization is done on the basis of users' primary need. The categories are:

**Category 1:** Website provides physical product.

**Category 2:** Website provides intangible product/service where transaction is initiated online but completed offline.

**Category 3:** Website provides intangible product/service where transaction is initiated online and completed online, motive being utilitarian.
Category 4: Website provides intangible product/service where the transaction is initiated online and completed online, the motive being hedonic.

Category one, category three and category four websites are chosen for analysis. In this study hereon, category one website is known as product website, category three as service website and category four as the social networking website. These three categories are chosen because service website and product website are at two extremes of the tangibility-intangibility continuum while the social networking website and service website are at the same point on this continuum.

Service website category encompasses the user whose main objective is to acquire any online service (intangible). Service is different from the product due to its service nature, such as intangibility, inseparability, heterogeneity and perishability (Roostika, 2012). Thus, beliefs and expectation of an online user differ for a service website as compared to the product website.

Product website entertains the fact that the primary need of the user to visit a website is physical product purchase. Product website encompasses many aspects different from service website (look, delivery, feel, touch and performance of the product). Product quality is an important dimension of service quality (Vlachos and Vrechopoulos, 2008). Thus, customer’s expectation from a product website is different from a service website. Offline fulfilment related to the product quality also plays a significant role for an individual in judging the website’s quality.

A social networking site is a social network of people who interact through specific social media, potentially crossing geographical and political boundaries to pursue mutual interests or goals. Although social networking website and service website lie on same point in continuum, for this study, the websites fall in distinct categories. The reason being the motive of an individual to join a social networking is different from a service website. Social, emotional and psychological needs or even sharing of reviews about a product or service may stimulate an individual to join a virtual community.

2.11 CONCLUSIONS

This chapter reviewed the existing literature in the field of e-loyalty. It outlined the research issues and presented a comparative analysis of studies done on loyalty, which
provided the foundation for the development of research objectives. First, a brief introduction about e-loyalty and its advantages is given. Second, an explanation of traditional brand concept is provided. Third, insight about the relationships between brand loyalty and e-loyalty is presented. Fourth, the concept of e-loyalty and the definition of loyalty used for present context are discussed. Fifth, methodology to select studies and their comparative analysis is presented. Comparative analysis is followed by a discussion on research gaps and development of research objectives. Website are categorized on the basis of users’ primary need, hence finally the justification and rationale for such approach is explained.

Online loyalty is an extension of brand loyalty, and currently the notion of brand loyalty has been expanded to online loyalty also known as e-loyalty or website loyalty. Thus, the advantages of traditional brand loyalty can be extended to online loyalty.

E-loyalty is a combination of both behavioural and attitudinal dimension. Previously many studies focused on the purchase behaviour of an individual while evaluating loyalty but with increasing number of content-based/information-based websites and pure e-service providers, repeated visits to a website also lead to loyalty.

Existing literature on e-loyalty differentiated websites on the basis of tangibility-intangibility aspect, offline and online fulfillment aspect and product and service aspect. Empirical studies have concluded user expectation differ across websites. Relatively less has been revealed in the literature about the varying importance of loyalty antecedents for different websites. Hence, it is valuable to conduct a study that examines the varying relationship between e-loyalty and its antecedents across different website categories. Many studies have explained certain antecedents that are essential to ensure e-loyalty; however, what strategies, the websites are practically applying in agreement with these antecedents needs a developed discussion. The research questions framed were

1. What factors determine the loyalty for a website?
2. Does the user’s primary need affect e-loyalty and its antecedent’s relationship?
3. What are the hierarchies of e-loyalty antecedents, in order of importance, for different website category?
4. What are the various strategies used by websites to create and ensure website loyalty?

The next chapter discusses the research methodology this study adopted to address research questions outlined in this chapter.