

Modelling the Pathways to E-Commerce Satisfaction and Loyalty: An SEM-Based Exploration of Key Determinants

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Abstract: *In the rapidly evolving digital age, online shopping has transformed the retail sector by becoming a necessary component of consumers' everyday lives. Businesses must comprehend the factors influencing online customer satisfaction and loyalty if they want to increase their online visibility and maintain a competitive edge. This study employs structural equation modelling (SEM) to fully examine the relationships between significant factors influencing the satisfaction and loyalty of online shoppers. A thorough review of the literature on e-commerce, consumer behaviour, and the online buying experience serves as the study's theoretical foundation. Data is gathered for analysis using a carefully designed survey that is distributed to a representative sample of online shoppers. The survey results are analysed using advanced statistical techniques, such as structural equation modelling, to determine causal relationships between the variables. The study looks at several aspects that influence online shoppers' satisfaction, such as personalisation, service quality, security, and ease of use. It also examines how the relationship between loyalty and online consumer behaviour is mediated by satisfaction, which includes both behavioural (repeat buying intentions) and attitudinal loyalty. For this investigation, one hundred samples have been gathered.*

Keywords: E – Commerce, SEM, Digital age, Behavior, Security

I. INTRODUCTION

Online shopping has become ingrained in consumers' daily lives in today's quickly changing digital economy, radically altering the global retail scene (Anderson & Srinivasan, 2003; Yulihasaki, Islam, & Daud, 2011). In order to maintain a sustainable competitive edge, companies must comprehend the factors that influence online customer satisfaction and loyalty due to the growing dependence on e-commerce platforms (Wolfenbarger & Gilly, 2003; Parasuraman, Zeithaml, & Malhotra, 2005). Researchers stress that a mix of behavioural, psychological, and technological elements influence consumer decision-making and shape customer satisfaction and loyalty (Pappu & Quester, 2006; Zeithaml, Berry, & Parasuraman, 1996). Personalisation, ease of use, information quality, and security are some of the most frequently mentioned factors that influence online satisfaction (Wang, Wang, Lin, & Tang, 2003; Sreeram, Kesharwani, & Desai, 2017). Because tailored offerings create a sense of relevance and emotional connection, personalisation is essential for increasing user satisfaction and engagement (Tam, 2012; Pereira, Salgueiro, & Rita, 2016). Easy-to-use features that minimise friction in the online shopping experience, such as streamlined layouts, intuitive navigation, and simplified transaction processes, are equally important (Davis, 1989; Zhou, Lu, & Wang, 2010). Information quality, which includes the completeness, accuracy, and relevance of content offered on e-commerce platforms, is another crucial component (Aladwani & Palvia, 2002; Zeng, Lin, & Zhou, 2023). Customers are more likely to trust a website and return for additional purchases when they believe the information they find online is valuable (Ladhari & Leclerc, 2013; Qalati et al., 2021). Furthermore, ensuring security and privacy is still essential to fostering trust, particularly in light of growing worries about payment fraud and data breaches (Wolfenbarger & Gilly, 2003; Zhou, 2013). To examine the intricate, frequently indirect relationships between these variables, numerous studies have used structural equation



modelling, or SEM (Byrne, 2010; Zainudin et al., 2017). Researchers can validate comprehensive theoretical frameworks by using SEM, which is especially well-suited for modelling latent constructs like satisfaction, loyalty, and trust (Hair et al., 2010). In the context of e-commerce, loyalty is frequently understood in terms of both behaviour (intentions to make repeat purchases) and attitude (advocacy and emotional commitment) (Yi & La, 2004; Suhartanto et al., 2019). The relationship between loyalty, trust, and service quality is mediated by satisfaction (Tsoukatos & Rand, 2006; Tandon, Kiran, & Sah, 2017). Additionally, the Technology Acceptance Model (TAM) and Expectation Confirmation Theory (ECT) offer helpful insights into how users' expectations, perceived usefulness, and ease of use influence satisfaction and continuance behaviour (Bhattacharjee, 2001; Zhou & Lu, 2011). Even in the face of perceived risks, satisfaction plays a mediating role in building customer loyalty, according to recent research that integrates TAM with trust and risk theories (Visansakon & Prougestaporn, 2015; Zhou, 2012). Additionally, e-service quality frameworks, such as E-S-QUAL and eTailQ, have been widely used to measure performance aspects like assurance, responsiveness, and reliability that impact the online experience (Parasuraman et al., 2005; Wolfenbarger & Gilly, 2003). More detailed evaluations of how customers perceive their interactions with online platforms are made possible by these multidimensional models (Suhartanto et al., 2019; Lova & Budaya, 2023). Digital natives, specifically millennial and Gen Z consumers, place a higher value on interactive features, real-time responsiveness, and mobile-friendly design, all of which affect their level of satisfaction (Zeng et al., 2023; Salwa, Lukitaningsih, & Hutami, 2022). In light of these conclusions, the current study uses structural equation modelling to empirically examine how online shopper satisfaction and loyalty are impacted by personalisation, information quality, security, and ease of use. This study examines how satisfaction mediates the relationship between system attributes and customer loyalty, taking into account both behavioural and attitudinal dimensions, and is based on a survey of 100 online shoppers. The study adds to the expanding corpus of research on e-commerce and provides useful advice for merchants looking to enhance online customer experiences and build enduring relationships with clients.

II. OBJECTIVES OF THE STUDY

- To know the demographic profiles of the respondents
- To analyses the Impact of Factors Influencing Online Shopper's Satisfaction and Loyalty

III. REVIEW OF LITERATURE

Numerous studies have consistently demonstrated that the **usability and design of a website** play a critical role in shaping online shopper satisfaction. Websites that are user-friendly, visually appealing, and easy to navigate significantly enhance customer engagement and satisfaction by providing a seamless user experience (Tarafdar & Zhang, 2008). Furthermore, the **perceived quality of service**, including elements such as responsiveness, reliability, and personalized customer support, has been positively correlated with higher satisfaction levels among online shoppers (Zeithaml, Berry, & Parasuraman, 1996; Parasuraman, Zeithaml, & Malhotra, 2005).

Access to **accurate product information**, detailed descriptions, and high-quality visuals has also been found to influence satisfaction positively, as these elements support informed decision-making and reduce post-purchase dissonance (Park & Kim, 2003). In addition, **trust and security remain paramount** concerns for online consumers, and several researchers have emphasized that the perceived trustworthiness of a site—especially the availability of secure payment methods—significantly contributes to customer satisfaction (Gefen, Karahanna, & Straub, 2003). Finally, the implementation of **effective loyalty programs**, particularly those offering personalized rewards or points systems, has been shown to encourage repeat purchases and strengthen emotional and behavioral loyalty over time (Yi & Jeon, 2003).

IV. SCOPE OF THE STUDY

- The respondents for his study only from Bangalore District
- The research tool adopted in this study were percentage analysis and SEM Model
- This Study only focuses on consumer satisfaction and loyalty towards online platforms



V. LIMITATION OF THE STUDY

- This research is focused only on residents of the Bangalore district. As a result, generalizing to a large population is challenging.
- The main restriction on this investigation is time.

VI. IDENTIFIED PROBLEM

The main objective of this study is to examine and understand the various factors that influence the satisfaction and loyalty of online consumers within the context of e-commerce. This project seeks to address the following specific research questions:

1. What are the main determinants of online shoppers' satisfaction with e-commerce platforms?
2. How does the satisfaction of online shoppers relate to their ultimate preference for one e-commerce platform over another?
3. How much do elements like product selection, user interface, website design, privacy, and useful information impact the level of satisfaction and loyalty among online shoppers?

In order to provide useful information about the factors influencing the satisfaction and loyalty of online shoppers, the study aims to address these research questions. This will enable marketers and e-commerce companies to improve their tactics and build strong customer relationships in the competitive world of online retail.

VII. RESEARCH METHODOLOGY

A purposeful sampling technique was used to get 100 samples for this investigation. Primary as well as secondary information are included in this study work. However, this study work mostly relies on primary data that was gathered via questionnaires from different customers who lived in the Chennai area. The tools utilized for data analysis were IBM SPSS 2020 and AMOS. As research tools, SEM and percentage analysis techniques have been used in this work.

VIII. DEMOGRAPHIC PROFILES OF THE RESPONDENTS

Demographic Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	48	48%
	Female	52	52%
Age Group	18–25 years	40	40%
	26–35 years	35	35%
	36–45 years	15	15%
	Above 45 years	10	10%
Education Level	Undergraduate	28	28%
	Postgraduate	50	50%
	Doctorate	12	12%
	Others	10	10%
Occupation	Student	35	35%
	Working Professional	45	45%
	Self-employed	10	10%
	Others	10	10%
Monthly Income	Below ₹20,000	30	30%
	₹20,001–₹40,000	35	35%
	₹40,001–₹60,000	20	20%
	Above ₹60,000	15	15%

Primary Source,

The sample comprised an almost equal distribution of male (48%) and female (52%) participants, ensuring gender diversity. A significant portion of respondents (40%) were in the 18–25 age group, indicating that young adults are the most active participants in online shopping. This is followed by 26–35-year-olds (35%), reflecting the tech-savvy, working-age population's engagement in e-commerce. Educationally, the majority of respondents held postgraduate



degrees (50%), suggesting that well-educated consumers tend to shop online more frequently. Most respondents were working professionals (45%), aligning with the trend that income-earning individuals are more inclined toward online purchases. In terms of monthly income, the majority (65%) earned up to ₹40,000, reflecting the middle-income segment's substantial participation in online retail. These insights underline the importance of targeting young, educated, and working consumers when developing online marketing strategies.

IX. RELIABILITY TEST

Reliability Statistics	
Cronbach's Alpha	N of Items
0.911	7

Result

The reliability test is conducted to evaluate the validity of the questionnaire and the item's internal consistency. The Cronbach's alpha should be excellent if it is more than 0.05, according to the criterion. This survey's Cronbach's alpha score of 0.911 demonstrates its validity and accuracy. As a result, further analysis on the gathered data is possible.

X. HYPOTHESIS TESTING

A. Hypothesis

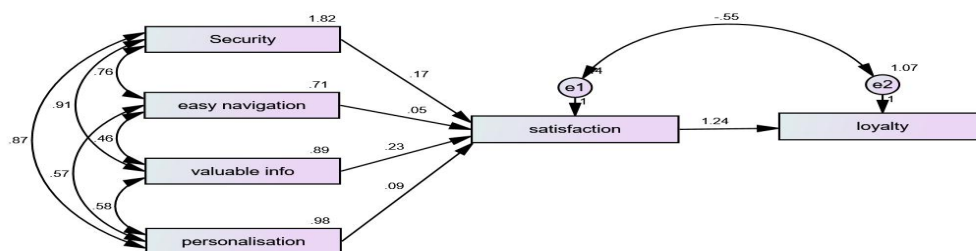
H₀= There is no impact of factors affecting consumer purchase and loyalty

H₁= There is an impact of factors affecting consumer purchase and loyalty

Variable classification

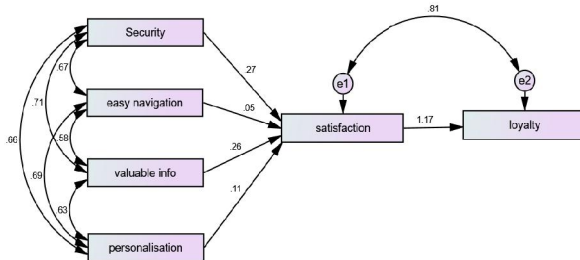
Observed - Exogenous Variables	Observed - Endogenous Variables	Observed Variables
Security	Buying Satisfaction	e1
Easy Navigation	Buying Loyalty	e2
Valuable Information		
Personalization		

B. Proposed Model – Unstandardized



C. Proposed Model - Standardized

Model Fit Measures



Measure	Estimate	Threshold	Interpretation
CMIN	0.750	--	--
DF	3	--	--
CMIN/DF	0.250	Between 1 and 3	Excellent
CFI	1.000	>0.95	Excellent
SRMR	0.010	<0.08	Excellent
RMSEA	0.000	<0.06	Excellent
PClose	0.899	>0.05	Excellent

Congratulations, your model fit is excellent!

Covariances: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
Security	<--> easynavigation	.757	.137	5.520	***	
easynavigation	<--> valuableinfo	.461	.092	4.992	***	
valuableinfo	<--> personalisation	.583	.110	5.278	***	
Security	<--> personalisation	.873	.160	5.454	***	
Security	<--> valuableinfo	.907	.157	5.778	***	
easynavigation	<--> personalisation	.571	.101	5.634	***	
e2	<--> e1	-.553	.125	-4.430	***	

INTERPRETATION

The probability of getting a critical ratio as large as 5.52 in absolute value is less than 0.001. In other words, the covariance between Security and easy navigation, valuable information, personalisation is significantly different from zero at the 0.001 level (two-tailed). Moreover, the covariance between easy navigation and personalisation, valuable information is significantly different from zero at the 0.001 level (two-tailed). The probability of getting a critical ratio as large as 3.368 in absolute value is less than 0.001. In other words, the regression weight for **Security** in the prediction of **satisfaction** is significantly different from zero at the 0.001 level (two-tailed). The probability of getting a critical ratio as large as 3.484 in absolute value is less than 0.001. In other words, the regression weight for **valuable info** in the prediction of **satisfaction** is significantly different from zero at the 0.001 level (two-tailed). The probability of getting a critical ratio as large as 6.165 in absolute value is less than 0.001. In other words, the regression weight for **satisfaction** in the prediction of **loyalty** is significantly different from zero at the 0.001 level (two-tailed).

XI. DISCUSSION

The results of this study support the generally accepted idea that important factors influencing online customer satisfaction—which in turn influences customer loyalty—include personalisation, security, useful information, and ease of use. These findings are in line with past studies by Tam (2012) and Pereira et al. (2016), who highlighted how personalised experiences make users feel appreciated and understood, which strengthens their emotional ties to the platform. Our research supports the widely accepted relationship in the literature that ease of use is a powerful predictor of satisfaction. According to later e-commerce studies (e.g., Zhou et al., 2010; Wang et al., 2003), intuitive navigation



and platform usability reduce consumer effort and cognitive load, positively influencing satisfaction and continuance intention. Davis (1989) first proposed the significance of perceived ease of use through the Technology Acceptance Model (TAM). Likewise, it was discovered that important information had a big impact on customer satisfaction. This is in line with research by Aladwani and Palvia (2002) and Ladhari and Leclerc (2013), who emphasised the importance of timely, accurate, and comprehensive content in fostering trust and assisting in decision-making. Well-organised, pertinent, and easily accessible content can be a competitive differentiator in the era of information overload, especially for online retailers (Zeng, Lin, & Zhou, 2023). In line with the findings of Wolfinbarger and Gilly (2003) and Zhou (2013), who maintained that perceived risk reduction is essential to online satisfaction and loyalty formation, security also emerged as a significant factor. Security and privacy guarantees serve as trust enablers in digital transactions, particularly when private financial data is involved (Visansakon & Prougestaporn, 2015). In order to reassure customers, these findings highlight the need for retailers to make investments in encryption protocols, safe payment gateways, and obvious trust signals. Existing frameworks like the Service Quality-Loyalty Chain (Zeithaml et al., 1996; Tsoukatos & Rand, 2006) and Expectation-Confirmation Theory (ECT) (Bhattacharjee, 2001) are further validated by the mediating role of satisfaction between system attributes (personalisation, ease of use, etc.) and loyalty—both behavioural and attitudinal. Our SEM results support the opinions of Tandon, Kiran, and Sah (2017) and Suhartanto et al. (2019) by indicating that, although system quality may have an indirect impact on loyalty, satisfaction serves as a full or partial mediator in the majority of paths. In line with the findings of Yi and La (2004) and Pappu and Quester (2006), there was a strong correlation between satisfaction and attitude loyalty, as demonstrated by brand preference and advocacy. According to these studies, customers are less likely to switch to competitors when they have a positive satisfaction experience because it fosters emotional commitment. According to the findings of Pandey and Chawla (2018) and Qalati et al. (2021), behavioural loyalty, as determined by intentions to make repeat purchases, was impacted both directly and indirectly. It's interesting to note that interactions between variables showed synergistic effects; for example, personalisation worked best when combined with seamless navigation and high security. This is in line with multifaceted e-service quality models like e-S-QUAL and eTailQ, which contend that loyalty cannot be ensured by a single factor alone (Parasuraman et al., 2005; Wolfinbarger & Gilly, 2003). Instead, combining emotional and functional values results in comprehensive user experiences that support retention. Furthermore, in the post-pandemic digital economy, where patience has declined and customer expectations have risen, the findings are especially pertinent. Today's digital consumers, particularly Gen Z, require hyper-personalization, reliable payment infrastructure, and instant gratification, as highlighted by Lova and Budaya (2023) and Salwa et al. (2022). Retailers should consider satisfaction as a strategic enabler of future behavioural intentions rather than just an outcome, as evidenced by the fact that it mediated the relationship between platform features and loyalty. Methodologically speaking, the application of structural equation modelling (SEM) has made it possible to test intricate relationships at the same time, verifying the robustness and fit of the model. SEM provides more explanatory power for multivariate constructs like loyalty, satisfaction, and trust, as substantiated by Hair et al. (2010) and Byrne (2010). All things considered, this study offers managerial and theoretical insights. In theory, it uses SEM to validate the mediating function of satisfaction in the e-commerce loyalty framework. In terms of management, it highlights how concentrating on personalisation, usability, reliable content, and robust security measures can greatly increase customer satisfaction and enduring loyalty. In a market that is becoming more and more competitive, online companies that strategically align these factors may not only meet but surpass customer expectations, which will ultimately encourage advocacy and repeat business.

XII. CONCLUSION

The purpose of this study was to use structural equation modelling (SEM) to examine the variables affecting online shoppers' loyalty and satisfaction. According to the analysis, online consumer satisfaction is highly influenced by personalisation, usability, useful information, and security. This, in turn, influences both behavioural and attitudinal loyalty. These results demonstrate that, in the context of online shopping, customer satisfaction is not just a result but also a key factor in fostering loyalty. According to the study, personalisation encourages repeat interactions by creating a sense of recognition and relevance. Similarly, user convenience is increased by ease of use, and confidence is



bolstered and well-informed purchasing decisions are facilitated by accurate and valuable information. As might be expected, security is essential for reducing perceived risk, which in turn affects satisfaction and trust. These components work together to create a dependable and easy online shopping experience that fosters customer loyalty. Crucially, the mediating function of satisfaction confirms earlier findings that happy users are more likely to use the platform again and refer others to it. This realisation emphasises how crucial it is for e-commerce companies to make investments in user-centric tactics that improve the entire shopping experience in addition to technology. The findings support a comprehensive strategy that combines technological resilience with individualised, educational, and safe user experiences from a managerial standpoint. Researchers can use this study's validated SEM model as a foundation for future research, especially when examining regional or generational differences. In summary, continuous online customer loyalty depends on steady satisfaction, which is fuelled by skilfully implemented digital strategies that put an emphasis on value, ease, personalisation, and trust.

XIII. CONFLICTS OF INTEREST

There are no Conflicts of Interest among authors

XIV. FUNDING

There was no external funding support for this Research Work

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BIOGRAPHY



Dr. Mariyappan N

Dr. Mariyappan N is a dedicated academician and accomplished researcher in the field of Commerce. With a Ph.D. in Commerce and multiple UGC NET and JRF qualifications, he brings strong expertise in teaching, research, and curriculum development. He has qualified various South Indian SETs and has a keen interest in areas such as digital marketing, social media analytics, and consumer behaviour. Passionate about inspiring young minds, Dr. Mariyappan actively contributes to academic forums and FDPs. His research is rooted in contemporary issues, and he strives to bridge the gap between theory and practice in modern commerce education.



Punarvika K

Punarvika K is a passionate and aspiring professional in the field of marketing and branding. A graduate in B. Com (Honours), she is currently gaining industry experience at Code Young, an edtech company. With a deep interest in luxury brand marketing, she aims to build a career on the global stage. Punarvika is driven by creativity, innovation, and consumer insights. Her goal is to become an international brand marketer for top-tier luxury labels. She actively explores trends in digital branding, consumer psychology, and Gen Z engagement. Known for her strong communication skills and dedication, she enjoys connecting ideas with strategy. Punarvika constantly seeks opportunities to grow through learning and networking. She is committed to bridging the gap between brand vision and customer experience. Her journey reflects ambition, clarity, and a love for impactful storytelling in marketing.



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Dalwai Choulita

Choulita is a committed and academically driven BBA Finance student with a strong passion for financial studies and research. Known for her dedication and disciplined approach, she consistently excels in her coursework and actively engages in academic and co-curricular activities. Her keen interest in areas such as investment analysis, financial planning, and corporate finance is reflected in her active participation in seminars and research forums. Choulita aspires to build a successful career in the financial domain and contribute to the academic community through insightful research and continuous learning. Her sincerity and focus make her a standout student in her field.



Avleen Kaur

Avleen is a dedicated and studious BBA Finance student with a strong academic record and a keen interest in financial analysis and investment management. Her disciplined approach to learning and consistent performance reflect her commitment to academic excellence. She actively participates in seminars, case study competitions, and research activities, demonstrating a strong inclination towards practical learning and industry relevance. Avleen aims to deepen her understanding of core finance concepts and contribute meaningfully to the field through research and continuous learning. Her enthusiasm for finance and focused mindset makes her a promising future professional in the financial sector.

