

# Analyzing the Influence of E-Retailer Image on Consumer Loyalty and Online Purchase Decision

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## Abstract

**Purpose:** The purpose of the study is to analyze the Influence of E-Retailer Image on Consumer Loyalty and online purchase decision of the people from Lucknow district.

**Motivation for the study:** Online shopping in India is steadily increasing, with people preferring to buy products online due to its convenience, cost-effectiveness, wide range of merchandise, and round-the-clock availability. Now, shoppers can purchase products of any type and brand from anywhere in the world through the internet. This trend also creates more opportunities for retailers, as they can sell their products to customers beyond geographical boundaries.

**Research approach:** The current study examines the preferences of consumers in Lucknow regarding online shopping versus traditional shopping, and how situational and trust factors influence their purchase decisions. Primary data were collected from 225 consumers in the Lucknow district and analyzed for this research.

**Finding:** It was discovered that the majority of individuals prefer to purchase products through e-retail websites, as e-retailers have established trust among shoppers. Because of consumers' busy lifestyles, online shopping is more convenient.

**Contribution:** This paper will help the e-retailers to understand the consumer's loyalty and the process of consumer's purchase decision

**Keywords:** Online shopping, online consumer loyalty, online buying behaviour.

## Introduction

The rapid evolution of the modern era has significantly improved comfort levels for many people, leading to a widespread interest in using the Internet due to its reliability, speed, and performance. A large number of individuals are turning to the Internet for online shopping or e-commerce, which has revolutionized the field of Internet marketing. Internet marketing experts have found effective ways to reach potential customers through various online platforms. Online shopping has experienced rapid growth in recent years. Many people now prefer online shopping, while others still prefer traditional offline shopping, and some engage in both. In India, millions of people shop online daily. In today's modern world, customer loyalty depends on the ability to deliver high-quality products, value, and

satisfaction. Online shopping is often more convenient and sometimes less expensive than offline shopping. In addition to having an internet connection, customers must have a valid method of payment to purchase products online. While most products offer a cash-on-delivery option, some require payment through other methods such as internet banking, credit/debit cards, or other e-payment methods. Online shopping offers the advantage of being able to compare a wide variety of products from different sources simultaneously, including in terms of design, durability, texture, price, availability, size, etc.

Retailers attract customers by offering loyalty program in which a customer gets discount for being loyal to the store. They provide good post purchase service which motivates customers to purchase products from their online store. Goods return policy influence customer to opt for online shopping as customers cannot touch or feel the product they have doubt on it, by providing good return policy a customer feels comfortable in shopping product online as they have an option to return the product if they don't like it. Some time Retailers also face challenges when customers return products after using them, leading to additional expenses for retailers.

Despite these challenges, online shopping presents many opportunities for retailers. The ability to reach a global audience, offer a wide range of products, and provide a seamless shopping experience are just a few of the advantages of online retailing. As technology continues to evolve, online retailers have the opportunity to innovate and enhance the online shopping experience, ensuring that consumers continue to turn to online shopping.

### **Literature review**

(Hailong 2023) To increase the profitability e-retailer should focus on service quality, as it could be the most important strategy for the success and survival of the business in present competitive environment. (Adeola 2021) E-retailer and other business encourage innovation in terms of technology so that they can provide value to the consumer. This technological innovation will influence customer in future to purchase products online. Apart from this customers get influenced by discount offer, competitive price, ease in purchase, availability and variety of different merchandise. So e-retailer should consider all these factors if they wish to expand their business and compete in the market.

(Subramanian, V. 2021) Consumer compare the products and easily get confused as there are many e-retail stores which have huge variety of products so retailers should increase customer delight, user friendly website, detailed description of the product. (Rathor, J 2021) The success of a business depends upon how much they can satisfy their customers. To satisfy them e-retailer should divide customer into various segments, this will help them to target their market and make strategies for marketing, attracting and retaining the customer (Misra, V. 2019).

Internet shopping is more popular in younger generation. Consumer only purchases online when quite a number of features satisfy consumer. Consumers still not prefer the product in which they like only single or two features (Dhayalan, V. 2020). There are even many barriers in shopping online process such as safety issue, trust issue, product quality issue. These issues can only be resolved when the product is in the hand of the customer. Seller has made strategies to build trust among the customers (Hadi, R. 2022). The most significant factor contributing to the preference for online shopping is the availability of free home delivery services (Kapoor, G. T. 2022)

Online retailers must prioritize the responsiveness dimension by promptly addressing consumer queries or complaints within 24 hours. They should also provide timely updates on order status and ensure fast

delivery of products and services. In the fast-paced digital economy, retailers cannot afford to keep potential and existing customers waiting, as time is crucial for a successful business (Hailong, Y. 2023).

## Objective

To determine the influence of E-retailer's image on different age groups while purchasing products online.

To determine the influence of E-retailer's image on male and female's behaviour while purchasing the products online.

## Research Methodology

Descriptive research technique is use in this research as the research is based on consumer behaviour. The study is based primary data collected in the form of survey based on pre-validated questionnaire done from the people of Lucknow. Sample size for the study is 225. A total of 400 questionnaires were distributed from which 230 response was collected, 5 questionnaire was incomplete so they were not included

## Hypothesis

H1 There is significance relationship between E-retailer's image on different age group while purchasing products online.

H2 There is significance relationship between E-retailer's image on male and female's behaviour while purchasing the products online.

## Finding

H1 There is significance relationship between E-retailer's image on different age group while purchasing products online.

10% of the respondent was below the age of 25, 44.9% of the respondent from the sample was between 26-35 years. 23.1%% of the respondent was between 36-45 years. 13.8% of the respondent was between 46-55 years, while 8% of the respondent from the sample was between 56-75 years.

Descriptive									
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
ER1.	Below 25 years	23	1.609	.4990	.1041	1.393	1.824	1.0	2.0
	26-35 years	101	1.861	1.0586	.1053	1.652	2.070	1.0	5.0
	36-45 years	52	1.558	.5392	.0748	1.408	1.708	1.0	3.0
	46-55 years	31	2.161	1.1283	.2027	1.747	2.575	1.0	5.0
	55-70 years	18	2.778	1.4371	.3387	2.063	3.492	1.0	5.0
	Total	225	1.880	1.0128	.0675	1.747	2.013	1.0	5.0

ER2.	Below 25 years	23	1.739	.7518	.1568	1.414	2.064	1.0	3.0
	26-35 years	101	2.139	1.0866	.1081	1.924	2.353	1.0	5.0
	36-45 years	52	1.712	.5718	.0793	1.552	1.871	1.0	3.0
	46-55 years	31	2.323	1.3757	.2471	1.818	2.827	1.0	5.0
	55-70 years	18	2.778	1.0603	.2499	2.251	3.305	1.0	4.0
	Total	225	2.076	1.0431	.0695	1.939	2.213	1.0	5.0
ER3.	Below 25 years	23	1.957	.7674	.1600	1.625	2.288	1.0	4.0
	26-35 years	101	2.139	1.0102	.1005	1.939	2.338	1.0	5.0
	36-45 years	52	1.904	.7211	.1000	1.703	2.105	1.0	4.0
	46-55 years	31	2.290	1.1887	.2135	1.854	2.726	1.0	5.0
	55-70 years	18	2.778	.9428	.2222	2.309	3.247	2.0	4.0
	Total	225	2.138	.9699	.0647	2.010	2.265	1.0	5.0
ER4.	Below 25 years	23	2.000	1.0445	.2178	1.548	2.452	1.0	4.0
	26-35 years	101	2.297	1.1273	.1122	2.074	2.520	1.0	5.0
	36-45 years	52	1.962	.8393	.1164	1.728	2.195	1.0	4.0
	46-55 years	31	2.387	1.2826	.2304	1.917	2.858	1.0	5.0
	55-70 years	18	2.778	1.3528	.3189	2.105	3.451	1.0	4.0
	Total	225	2.240	1.1161	.0744	2.093	2.387	1.0	5.0
ER5.	Below 25 years	23	1.957	.7674	.1600	1.625	2.288	1.0	3.0
	26-35 years	101	2.228	1.0759	.1071	2.015	2.440	1.0	5.0
	36-45 years	52	1.904	.4955	.0687	1.766	2.042	1.0	3.0
	46-55 years	31	2.387	1.2564	.2257	1.926	2.848	1.0	5.0
	55-70 years	18	3.222	1.0603	.2499	2.695	3.749	2.0	5.0
	Total	225	2.227	1.0209	.0681	2.093	2.361	1.0	5.0
ER6.	Below 25 years	23	1.696	.6350	.1324	1.421	1.970	1.0	3.0
	26-35 years	101	2.129	1.1633	.1158	1.899	2.358	1.0	5.0
	36-45 years	52	1.712	.6955	.0965	1.518	1.905	1.0	3.0
	46-55 years	31	2.000	1.0328	.1855	1.621	2.379	1.0	4.0
	55-70 years	18	2.778	1.2628	.2977	2.150	3.406	1.0	4.0
	Total	225	2.022	1.0498	.0700	1.884	2.160	1.0	5.0

ER7	Below 25 years	23	2.174	1.1140	.2323	1.692	2.656	1.0	4.0
	26-35 years	101	2.238	1.0213	.1016	2.036	2.439	1.0	5.0
	36-45 years	52	2.058	.8947	.1241	1.809	2.307	1.0	4.0
	46-55 years	31	2.161	1.2409	.2229	1.706	2.616	1.0	5.0
	55-70 years	18	3.111	.9003	.2122	2.663	3.559	2.0	4.0
	Total	225	2.249	1.0523	.0702	2.111	2.387	1.0	5.0

## Age

Category	Frequency	Percent	Cumulative Percent
Below 25 years	23	10.2	10.2
26-35 years	101	44.9	55.1
36-45 years	52	23.1	78.2
46-55 years	31	13.8	92.0
56-70 years	18	8.0	100.0
Total	225	100.0	

The age distribution of the participants is as follows: 23 (10.2%) were below 25 years old, 101 (44.9%) were between 26 and 35 years old, 52 (23.1%) were between 36 and 45 years old, 31 (13.8%) were between 46 and 55 years old, and 18 (8.0%) were between 56 and 70 years old. In total, there were 225 participants in the study.

The mean ratings for various aspects of online shopping experiences were examined across different age groups. Below 25 years old, respondents rated online shopping's product selection at a mean of 1.609 (SD = 0.499), with a range from 1 to 2. Among 26-35-year-olds, the mean rating was 1.861 (SD = 1.059), ranging from 1 to 5. For the 36-45 age group, the mean rating for product selection was 1.558 (SD = 0.539), ranging from 1 to 3. Respondents aged 46-55 had a mean rating of 2.161 (SD = 1.128), ranging from 1 to 5, while those aged 55-70 rated it at 2.778 (SD = 1.437), with a range from 1 to 5.

Regarding timely delivery, respondents below 25 years old rated e-retailers at a mean of 1.739 (SD = 0.752), ranging from 1 to 3. For the 26-35 age group, the mean rating was 2.139 (SD = 1.087), with a range from 1 to 5. The 36-45 age group rated timely delivery at a mean of 1.712 (SD = 0.572), ranging from 1 to 3. Respondents aged 46-55 rated it at a mean of 2.323 (SD = 1.376), with a range from 1 to 5, while those aged 55-70 rated it at 2.778 (SD = 1.060), ranging from 1 to 4.

For beneficial offers, promotions, or discounts, respondents below 25 years old rated e-retailers at a mean of 1.957 (SD = 0.767), ranging from 1 to 4. The 26-35 age group rated it at a mean of 2.139 (SD = 1.010), with a range from 1 to 5. The 36-45 age group rated it at a mean of 1.904 (SD = 0.721), ranging from 1 to 4. Respondents aged 46-55 rated it at a mean of 2.290 (SD = 1.189), with a range from 1 to 5, while those aged 55-70 rated it at 2.778 (SD = 0.943), ranging from 2 to 4.

## ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
ER1	Between Groups	24.091	4	6.023	6.442	.000
	Within Groups	205.669	220	.935		
	Total	229.760	224			
ER2	Between Groups	20.663	4	5.166	5.095	.001
	Within Groups	223.053	220	1.014		
	Total	243.716	224			
ER3.	Between Groups	11.696	4	2.924	3.232	.013
	Within Groups	199.033	220	.905		
	Total	210.729	224			
ER4	Between Groups	11.562	4	2.890	2.377	.053
	Within Groups	267.478	220	1.216		
	Total	279.040	224			
ER5	Between Groups	25.736	4	6.434	6.815	.000
	Within Groups	207.704	220	.944		
	Total	233.440	224			
ER6	Between Groups	18.908	4	4.727	4.562	.001
	Within Groups	227.980	220	1.036		
	Total	246.889	224			
ER7	Between Groups	15.663	4	3.916	3.707	.006
	Within Groups	232.400	220	1.056		
	Total	248.062	224			

Level of significance is 0.05

On the basis of the ANOVA results the p-value of ER4 is more than chosen significance level while in all the other variables p value is less than the significance level thus we can conclude that there is a significant relationship between E-retailer's image and different age groups for most of the factors influencing online shopping behaviour, except for the statement regarding loyalty programs.

### ER1:

- There is a significant difference between groups ( $F(4, 220) = 6.442, p < .001$ ).
- This suggests that different age groups perceive the range of product selection in online shopping differently.

### ER2:

- There is a significant difference between groups ( $F(4, 220) = 5.095, p = .001$ ).
- Different age groups have varying opinions on the timeliness of product delivery by online shopping sites.



## ER3:

- There is a significant difference between groups ( $F(4, 220) = 3.232, p = .013$ ).
- The perception of the value of offers, promotions, or discounts varies across age groups.

## ER4:

- There is no significant difference between groups, but the result is marginally significant ( $F(4, 220) = 2.377, p = .053$ ).
- There may be some differences in how loyalty programs are perceived, but this result is not as strong as the others.

## ER5:

- There is a significant difference between groups ( $F(4, 220) = 6.815, p < .001$ ).
- Age groups differ in their opinions on the importance of good customer support in online shopping.

## ER6:

- There is a significant difference between groups ( $F(4, 220) = 4.562, p = .001$ ).
- Different age groups may have varying preferences for flexible payment options in online shopping.

## ER7:

- There is a significant difference between groups ( $F(4, 220) = 3.707, p = .006$ ).
- Age groups differ in their opinions on the importance of a good return policy in online shopping.

**H2** There is significance relationship between E-retailer's image on male and female's behaviour while purchasing the products online.

## Gender

Category	Frequency	Percent
Male	133	59.1
Female	92	40.9
Total	225	100

Among 225 people 133 people are male while only 92 are female

## Descriptive

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
ER1	Male	133	2.053	1.1633	.1009	1.853	2.252	1.0	5.0
	Female	92	1.630	.6748	.0704	1.491	1.770	1.0	4.0
	Total	225	1.880	1.0128	.0675	1.747	2.013	1.0	5.0
ER2	Male	133	2.248	1.1038	.0957	2.059	2.437	1.0	5.0

	Female	92	1.826	.8970	.0935	1.640	2.012	1.0	4.0
	Total	225	2.076	1.0431	.0695	1.939	2.213	1.0	5.0
ER3	Male	133	2.286	1.0558	.0915	2.105	2.467	1.0	5.0
	Female	92	1.924	.7877	.0821	1.761	2.087	1.0	4.0
	Total	225	2.138	.9699	.0647	2.010	2.265	1.0	5.0
ER4	Male	133	2.278	1.1570	.1003	2.080	2.477	1.0	5.0
	Female	92	2.185	1.0580	.1103	1.966	2.404	1.0	4.0
	Total	225	2.240	1.1161	.0744	2.093	2.387	1.0	5.0
ER5	Male	133	2.301	1.0730	.0930	2.117	2.485	1.0	5.0
	Female	92	2.120	.9358	.0976	1.926	2.313	1.0	4.0
	Total	225	2.227	1.0209	.0681	2.093	2.361	1.0	5.0
ER6	Male	133	2.135	1.1663	.1011	1.935	2.335	1.0	5.0
	Female	92	1.859	.8331	.0869	1.686	2.031	1.0	4.0
	Total	225	2.022	1.0498	.0700	1.884	2.160	1.0	5.0
ER7	Male	133	2.421	1.1161	.0968	2.230	2.612	1.0	5.0
	Female	92	2.000	.9018	.0940	1.813	2.187	1.0	4.0
	Total	225	2.249	1.0523	.0702	2.111	2.387	1.0	5.0

The mean ratings for various aspects of online shopping experiences were examined across gender categories. For the perception of a wide range of product selection, males rated it at a mean of 2.053 (SD = 1.163), ranging from 1 to 5, while females rated it at a mean of 1.630 (SD = 0.675), with a range from 1 to 4.

Regarding timely delivery, males rated online shopping sites at a mean of 2.248 (SD = 1.104), ranging from 1 to 5, while females rated it at a mean of 1.826 (SD = 0.897), ranging from 1 to 4.

For beneficial offers, promotions, or discounts, males rated online shopping sites at a mean of 2.286 (SD = 1.056), ranging from 1 to 5, while females rated it at a mean of 1.924 (SD = 0.788), with a range from 1 to 4.

When considering loyalty programs, males rated them at a mean of 2.278 (SD = 1.157), ranging from 1 to 5, while females rated them at a mean of 2.185 (SD = 1.058), ranging from 1 to 4.

For good customer support/service, males rated it at a mean of 2.301 (SD = 1.073), with a range from 1 to 5, while females rated it at a mean of 2.120 (SD = 0.936), ranging from 1 to 4.

In terms of flexible payment systems, males rated them at a mean of 2.135 (SD = 1.166), ranging from 1 to 5, while females rated them at a mean of 1.859 (SD = 0.833), with a range from 1 to 4.

For motivating return policies, males rated them at a mean of 2.421 (SD = 1.116), ranging from 1 to 5, while females rated them at a mean of 2.000 (SD = 0.902), ranging from 1 to 4.

## ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
ER1	Between Groups	9.694	1	9.694	9.823	.002
	Within Groups	220.066	223	.987		



	Total	229.760	224			
ER2	Between Groups	9.686	1	9.686	9.230	.003
	Within Groups	234.029	223	1.049		
	Total	243.716	224			
ER3	Between Groups	7.119	1	7.119	7.797	.006
	Within Groups	203.610	223	.913		
	Total	210.729	224			
ER4	Between Groups	.475	1	.475	.380	.538
	Within Groups	278.565	223	1.249		
	Total	279.040	224			
ER5	Between Groups	1.785	1	1.785	1.719	.191
	Within Groups	231.655	223	1.039		
	Total	233.440	224			
ER6	Between Groups	4.162	1	4.162	3.824	.052
	Within Groups	242.727	223	1.088		
	Total	246.889	224			
ER7	Between Groups	9.641	1	9.641	9.018	.003
	Within Groups	238.421	223	1.069		
	Total	248.062	224			

Level of significance is 0.05

On the basis of the ANOVA results the p-value of ER4 is more than chosen significance level while in all the other variables p value is less than the significance level thus we can conclude that there is a significant relationship between E-retailer's image and gender, for most of the factors influencing online shopping behaviour, except for the statement regarding loyalty programs.

## ER1:

- There is a significant difference between groups ( $F(1, 223) = 9.823, p = .002$ ).
- This suggests that there is a difference in the perception of product selection among different groups.

## ER2:

- There is a significant difference between groups ( $F(1, 223) = 9.230, p = .003$ ).
- This indicates that there is a difference in the perception of on-time delivery among different groups.

## ER3:

- There is a significant difference between groups ( $F(1, 223) = 7.797, p = .006$ ).
- This suggests that there is a difference in the perception of offers, promotions, or discounts among different groups.

## ER4:

- There is no significant difference between groups ( $F(1, 223) = 0.380, p = .538$ ).

- This result indicates that there is no difference in the perception of loyalty programs among different groups.

**ER5:**

- There is no significant difference between groups ( $F(1, 223) = 1.719, p = .191$ ).
- This suggests that there is no difference in the perception of customer support/service among different groups.

**ER6:**

- There is a marginally significant difference between groups ( $F(1, 223) = 3.824, p = .052$ ).
- This indicates that there may be a difference in the perception of flexible payment systems among different groups, but it is not as strong as for other factors.

**ER7:**

- There is a significant difference between groups ( $F(1, 223) = 9.018, p = .003$ ).
- This suggests that there is a difference in the perception of return policies among different groups.

**Conclusion**

Overall, these results indicate that there are differences in the perception of various aspects of online shopping among different groups, such as product selection, on-time delivery, offers/promotions/discounts, and return policies. However, perceptions of loyalty programs, customer support/service, and flexible payment systems do not seem to differ significantly among the groups.

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