A Study on Brand Loyalty of the Customers towards Online Shopping Sites in Ahmedabad District, Gujarat

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Abstract: *This study is carried to explore the consumer brand loyalty towards online shopping. Total 196 respondents are surveyed having an age of more than 18 years. The study is restricted to Ahmedabad District only. For carrying out this study, single cross sectional design is used wherein primary data are collected by personally contacting the respondent by survey. Kruskall Wallis H Test, Independent sample t-test, Factor Analysis and ANOVA are used as a statistical techniques to test various hypothesis. This study explores the relationship among E-Quality, E-Trust, E-Satisfaction and E-Loyalty. The key findings include the People in lower age are less loyal than higher age prices are weighed as equally important for both males and females and there is no significant difference amongst them in terms of prices being a factor for patronizing a site. The study reveals that students tend to put a higher weight on payment options while buying online. The study reveals that Flipkart is the most preferred destination for Online Shopping amongst the respondents.*

Keywords: *Brand Loyalty, Online Shopping, E-Loyalty, E-Satisfaction, Internet*

I. INTRODUCTION

"A long time ago, there was money to be made in selling people a commodity. Making your product or service better and cheaper was a sure path to growth and profitability. Today, of course, the rules are different. Plenty of people can make something cheaper than you can, and offering a product or service that is measurably better for the same money is a hard edge to sustain" (Seth, Dec 2012) and due to the technological progress the output of the firms have increased substantially. Also the facilitator services have also surged due to this technological progress which means more intense competition. Today Globalization has reached to an extent where Tata manufactures Jaguar, a small anonymous firm in Vietnam makes Nike Sneakers and outsourcing has been very common, buzz word today. The days when you could grow business and be profitable by just making good products are gone now, the trends have changed. Now these are the days of paying heed to customer demands and building a loyal customer base. It is a proven fact that it is much cheaper to retain an old customer than to acquire a new one. So companies are now concentrating on retaining customers and building Loyalty. Companies are now going a long way to ensure that customers patronize their brands. A loyal Customer would mean not only repeated purchase but also increased customers from his/her circle through the word of mouth propaganda done by the customer and in the process the company spends much less than what it would have to acquire a new customer.

Increasing consumer awareness, concern and use of internet, online shopping will expand and proliferate at an unprecedented speed in the time to come. Attracting by this, online shopping market is flourishing unlikely which will make this industry most competitive one. Fighting for competition is a substitute for fighting for consumer pie which has attracted the attention of firms to the relevance of retaining the existing customer by securing consumer trust, satisfaction and loyalty which is the cause of this study.

Loyalty in the Internet Era

(Oliver R. L., 1997) defined loyalty as "Loyalty is a deeply held commitment to repurchase or re patronize a preferred product or service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts that have the potential to cause switching behaviour".

Loyalty is at the heart of business firms, and companies make great efforts in order to maintain their customers‟ loyalty (Dowling, 1997). These efforts become increasingly difficult in the digital age. Online stores are facing strong competition not only from other online rivals but also from offline stores that offer similar products and services (Cristobal, 2007; Yang, 2004).

Customer loyalty to specific brands has been a big focal point of strategic marketing planning over the last years (Kotler, 1984). Strong brand can only exist given that it has a strong supply of brand loyal customers. Today this is considered to be an obvious fact, but this only first surfaced in the early 1980‟s. Before that time, companies mainly focused on trying to steal customers from their competitors and constantly get more customers. After this fact got the attention that it deserved, the focus shifted towards keeping already existing customers. This has become more and more important strategy since now in the times of countless offers, buyers

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tend to jump from one brand to the next (Kapferer, 1992).The penetration of the Internet in marketing and e-commerce settings has influenced, to a great extent, the entire business world. From the customer„s viewpoint, it has created new and possibly less costly ways of participating in commercial activities (Shaw, 2006) . From the business perspective, market globalization, along with the decreasing effectiveness of offline marketing, has motivated organizations to shift their plans to include Internet marketing (Lio11)Hence, consumers have increasingly favoured online shopping (Rei00) gradually leading more Business-to-Customer (B2C) companies to establish an Internet presence in an effort to attract new and maintain existing Customers for long-term profitability (Ulbrich, 2011).

Creating customer loyalty and satisfaction is the major objective for online companies to increase profitability and obtain and maintain competitive advantage. To do so, companies need to develop a thorough understanding of the antecedents of loyalty on the World Wide Web [120]. Shankar et al. [181, p. 154] note that ―firms need to gain a better understanding of the relationship between satisfaction and loyalty in the online environment to allocate their online marketing efforts between satisfaction initiatives and loyalty programs‖. Reichheld and Sasser [165] suggested that increasing a business„s number of loyal customers by 5% can result in a 30% to 85% increase in profitability.

The Emergence of the Internet as a Retail Channel

Internet commerce has been hailed as "the new locus of value creation" (Rayport, 1995). For consumers, the Web-based market presents an opportunity to obtain and collate a large amount of market information at minimum costs (Parasuraman, 2002), effectively providing them with a new set of tools to make better decisions with less effort (Reibstein, 2002). (Berry, 1996) observes that consumers increasingly perceive a higher level of stress and lack of time in their daily lives, which results in a negative effect on their energy levels and an increasing reluctance to expend time and efforts to visit shopping malls. Consequently, there is a negative change in consumers‟ shopping patterns, not only in terms of shopping frequency but, also, in the number of stores that are visited and the amount of time that is spent in each store (Berry, 1996). Online shopping has thus been widely promoted as a convenient way of shopping for the time- and energy-poor consumers (Szymanski, 2000), and has become one of the fastest growing Internet applications, with over half of Internet users reporting shopping as one of their primary uses of the Internet (Donthu, 1999; Forsythe, 2003).

World Scenario of Online Shopping

E-commerce is still a booming market worldwide. As technology advances (more internet in third world countries and smart phone usage for web browsing,) ecommerce moves right along in its growing path.
The Following Chart shows the Worldwide E-Commerce data. The data is based on a 2010 Nielsen survey of more than 27,000 Internet users from North America, South America, Asia Pacific, Europe and the Middle East. The study revealed that online reviews are playing an increasingly important role in purchasing decisions; 57% of online respondents consider reviews prior to purchase, particularly for cars, software and consumer electronics; and 40% of participants said they would not even buy electronics without consulting online reviews beforehand."[1]

Indian Scenario of Online Shopping

Internet has made the lives of Indian consumers much easier in recent times. It is helping consumers to do intense product research and price comparison and actual shopping. India's online retail sales are estimated at $2.84 billion as compared to $1.9 billion last year and are growing at 30 of financial products are sold online during the last financial year, including insurance and online trading. Expat Indians lapped up e-commerce in a big way to send gifts and greeting cards to their families in India.

Online shopping sites in India have been adding more and more categories and products to their websites. All major portals in India such as Rediff and Indiatimes have online shopping sections and specialty online shopping portals such as Future Bazaar are gaining recognition on their own. New entrants such as Foostor.com have made significant progress in the past few months. Industry experts feel that media space has not expanded in India so much and they spend offline a lot for advertising. Internet penetration is very low in India at only 7 for Internet population. With more websites in the regional languages and technologies emerging for these widely spoken languages, it is only a matter of time before most of the Indians get online.[2]

India has been growing at a considerable pace in the internet world. India currently ranks 3rd in the world in Online Shopping in a survey conducted by Nielsen. Drawn by the facilities offered by the Web and the diversity of products available on it, Indian netizens have emerged as the third biggest credit card users globally for online purchasing, next only to the Turkey and Ireland.[3]3 According to the Google CEO Eric Schmidt has

[1]http://www.fortune3.com/blog/2011/10/online-shopping-worldwide-ecommerce-statistics

[2]http://www.articlerich.com/Article/Online-shopping-scenario-in-India/646900
[3]http://www.multilingual-search.com/india-ranks-third-biggest-e-shopping-nation-online-today/29/01/2008/

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said that India will be the biggest Internet market in next 5 to 10 Years. He also believes that Hindi, not Hispanic, could become one of the world"s three Internet languages, in conjunction with English and Chinese.[4]

E-Loyalty

E-loyalty is ―the customer's favourable attitude towards an electronic business, resulting in repeat purchasing behaviour (Anderson R. E., 2003). It encompasses quality customer support, on-time delivery, compelling product presentations, convenient and reasonably priced shipping and handling, and clear and trustworthy privacy policies (Reichheld F. 2000). As a result, the study of e-loyalty's antecedents has become essential (Ramanathan, 2010). Satisfaction, trust, service quality, and perceived value among others are certain antecedents. Consequently, creating customer loyalty and satisfaction is the major objective for online companies to increase profitability and obtain and maintain competitive advantage. To do so, companies need to develop a thorough understanding of the antecedents of loyalty on the World Wide Web (Liong, 2011). Firms need to gain a better understanding of the relationship between satisfaction and loyalty in the online environment to allocate their online marketing efforts between satisfaction initiatives and loyalty programs‖ (Shankar, 2003; Reichheld F. F. 1990) suggested that increasing a business„s number of loyal customers by 5% can result in a 30% to 85% increase in profitability. However, the identification of factors that might affect e-loyalty has puzzled academic scholars over the last decade (Srinivasan, 2002; Tarafdar, 2007).

The loyalty of a customer on internet environment is much more important than in traditional marketing. When the speed of internet is taken into account, customer loyalty will be more important for the future cyber marketing firms. E-loyalty helps customer retention and decreases costs to gain new customers (Reichheld F. F., 2000). Loyalty is important for profitableness of electronic services since gaining new customer in electronic marketing is much more expensive than gaining them in traditional marketing. (Oliveria & Sousa, 2006) Customer loyalty is seen as a really important source in electronic trading field and it is the magical weapon of the competition (Peng & Zhihao, 2005)

E-Trust

Trust is defined as a behavioural intention or behaviour that reflects a reliance on a partner that involves vulnerability and uncertainty on the part of the trusted person (Moorman, 1992). Studies in e-loyalty found that e-trust played significant role in developing e-loyalty (Caceres, 2007; Luarn, 2003; Rios, 2008; Sanchez-Franco, 2009). E-trust also had positive and significant influence on e-commitment (Kassim N. M., 2006; Kim, 2008;, Mukherjee ,2003).

E-Satisfaction

According to (Anderson R. &., 2003) e-satisfaction is defined as "…the contentment of the customer with respect to his or her prior purchasing experience with a given electronic firm". E-satisfaction was also found to have significant effect on of e-commitment (Luarn, 2003; Sanchez, 2004). Most of prior studies concluded that e-satisfaction had significant impact on e-loyalty (Ha, 2008; Kassim N. M., 2009).

II. LITERATURE REVIEW

In the Research paper(Ponirin)"The Complexity of e-Loyalty: The Role of e-Value, e-Trust, e-Satisfaction, and e-Commitment", described a theoretical model of the four main antecedents of e-loyalty e-trust, e-value, e-satisfaction and e-commitment. Ten hypotheses were developed for empirical testing on a sample of 391 online customers in Indonesia. The results indicate that e-loyalty was significantly influenced by all four factors, whereby e-satisfaction had a stronger impact than e-value, e-commitment and e-trust.

In the Research paper (Lin, 2003)" A Customer Loyalty Model for E-Service Context", only examined the role of perceived value on loyalty and commitment, the research revealed the significant role of e-value in influencing not only e-loyalty and e-commitment, but also e-satisfaction and e-trust simultaneously. Another difference is that in Luarn &Lin"s (2003) study, perceived value is determined by service quality, product quality and price. Meanwhile the other study determined e-value by net benefit as a result of benefit and costs comparison perceived by customers. The study highlights that significant role of e-value in developing e-satisfaction should be of concern to e-retailers. The study also states that the focus should be put into delivering and maintaining highest value to online customers. Not only would this, according to the study, lead to customer satisfaction, but it would also increase customer trust, as well as strengthen customer commitment to the e-retailer.

Thirdly, the study ascertains that while creating and maintaining customer satisfaction through expectation management facilitates customer retention (e-loyalty), it does not in itself influence commitment. According to this study, customer commitment to a certain e-store was developed from satisfaction through trust. In the other words, satisfied customers will not be committed unless they trust the e-store.

In the Research paper "Customer Loyalty in Web-based Retailing" by Khanh Van La, November (2005), The study explored the nature and characteristics of e-loyalty and its direct and indirect factors. Drawing from the literature on customer loyalty in the traditional, offline business context, the study contended that e-

[4]http://www.multilingual-search.com/india-the-biggest-internet-market-to-come-says-google/24/05/2006/

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loyalty is determined primarily by the quality of the relationship between an Internet retailer and its customers, and the customers‟ overall satisfaction with the retailer. Relationship quality, in turn, is influenced by the levels of perceived safety, trust and commitment that customers have in relation to their retailer, while service quality, Web site quality and value perception contribute to overall customer satisfaction in this context. Thus, relationship quality and overall satisfaction mediate the relationship between e-loyalty and its indirect predictors.

To test the relationships, over 500 customers of four Australian Internet retailers were surveyed online. The questionnaire contains 92 indicators that have been either employed in prior research, or newly developed based on existing theory. These indicators were first factor analysed to determine the underlying dimensions of the research constructs. The relationships between these constructs were subsequently tested using structural equation modelling (SEM).

In general, most hypothesized relationships were well supported, suggesting a consistency in the relationships between these constructs across online and offline settings. To this extent, the results indicate that existing offline marketing theories can provide a platform to create a body of knowledge pertinent to Web-based marketing.

In the Research Paper, "E-Satisfaction & E-Loyalty: A contingency Framework", Rolph E. Anderson and Srini S. Srinivasan investigated the impact of satisfaction on loyalty in the context of electronic commerce. Findings of the research indicated that although e-satisfaction has an impact on e-loyalty, this relationship is moderated by the consumers‟ individual level factors and firms‟ business level factors. Among consumer level factors, convenience motivation and purchase size were found to accentuate the impact of e-satisfaction on e-loyalty, whereas inertia suppresses the impact of e-satisfaction on e-loyalty. With respect to business level factors, both trust and perceived value, as developed by the company, significantly accentuate the impact of e-satisfaction on e-loyalty.

The Study was conducted on the Random Sample of 1211 respondents in US. The study reveals that the impact of e-satisfaction on e-loyalty can be significantly moderated by individual level variables (inertia, convenience motivation, and purchase size) and Company level variables (trust and perceived value). The study revealed that the companies can offer companies can offer numerous discounts and other offers and may succeed in increasing the purchase size but the factors like inertia, convenience motivation, purchase size, trust and perceived value are not controllable by the company and it is developed over the time.

In the Research paper "E-Satisfaction: an initial examination" by David M. Szymanski and Richard T. Hise, the authors have examined the role that consumer perceptions of online convenience, merchandising (product offerings and product information), site design, and financial security play in e-satisfaction assessments. They have found that convenience, site design, and financial security are the dominant factors in consumer assessments of e-satisfaction. The authors have discussed the implications of these findings and offer directions for future research. The study has concluded that these factors play major role in creating satisfied customers in online shopping. The results have indicated that Convenience, merchandising, site design and security are the major contributors in E-Satisfaction.

Literature Gap

The above study shows the importance of knowing the brand loyalty of the customers towards online shopping and retention of the customers. The study does not include the factors affecting the online shopping loyalty, satisfaction level and the frequency of the purchase at online sites in the Ahmedabad city. This shows the gap to study the brand loyalty of the customers towards online shopping sites in the Ahmedabad city. The study is also intended to reveal the relationship amongst e-quality, e-trust, e-satisfaction, e-loyalty and Inertia of the customers towards Online Shopping Sites in Ahmedabad city. The study also intends to reveal the impact of age groups on E-Loyalty and how the factors important for patronizing the sites are affected due to the age groups and gender.

Research Objective

Primary Objective

- To know the brand loyalty of the customers towards the online shopping sites.

Secondary Objectives

- To identify the factors affecting the online shopping loyalty of the customers.
- To know the trust and hence the satisfaction level of the customers towards online shopping sites.
- To measure the frequency of the purchases made by the customers online.
- To know the impact of e-loyalty on the customer‟s behavioural outcome.

Hypothesis for the Study

H1: There is a Strong Positive relationship between E-quality and E-trust.
H2: There is a Strong Positive relationship between E-trust and E-Satisfaction.
H3: There is a Strong Positive relationship between E-Satisfaction and E-Loyalty.
H4: There is a Strong Positive relationship between E-quality and E-Loyalty.
H5: There is a Strong Positive relationship between E-trust and E-Loyalty.

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H6: There is a Significant Difference in E-loyalty amongst the age groups.
H7: There is a Significant Difference between males and Females in terms of Prices being a factor to patronize a site.
H8: There is a Significant Difference between males and females in terms of loyalty towards a site.
H9: There is a Significant Difference amongst the age groups in terms of Price being a factor to patronize the site.
H10: There is a Significant Difference amongst the age groups in terms of inertia towards a site.
H11: There is a Significant Difference amongst the Students and Non-students in terms of the availability of Payment Options affecting E-loyalty towards site.

III. RESEARCH METHODOLOGY

It is a kind of exploratory research wherein a single cross sectional research design is used for the research. 196 respondents ((95% level of significance and & 7% margin of error) having an age of 18 years and more having online purchase experience resides in Ahmedabad destricts are personally interviewed by structured questionnaire to collect the primary information using convenience sampling. Kruskall Wallis H Test, Independent sample t-test and Anova are used as a statistical techniques to test various hypothesis.

Scope of the Study

The scope of the study was that, the online sellers or online shopping sites would know how to retain customer‟s loyalty by providing the services satisfying them. The study also lets us know about the factors affecting the online shopping loyalty and the satisfaction level of the customers towards it. The study aims to highlight the relationship between E-Quality, E-Trust, E-Satisfaction and E-Loyalty which in turn can help the online retailers in developing a loyal clientele. The Study aims to reveal if any significant difference amongst the age groups in terms of patronizing a site and in terms of the factors that lead to the same. Also it is intended to identify the factors that deem more important to a particular age group or gender or income group so that it can be used by the Online Shopping Sites to identify what factors to stress upon or harp on while targeting customers of different demographics in the city of Ahmedabad. The Study also aims to statistically reveal the inertia of the respondents towards the Online Shopping Sites in Ahmedabad.

IV. INFERENTIAL STATISTICS

1. **Reliability Analysis – Scale (Cronbach's Alpha)**

This part of the paper will introduce and describe the scales that were used for this research. The Cronbach alpha coefficient was calculated for all the scales mentioned below, in order to test whether the items that make up a scale all measure the same underlying attribute. Scales are thought to be reliable when the Cronbach alpha coefficient of that scale is 0.7 or higher and this value is preferably higher than 0.8. An overview of all the Cronbach alpha coefficients is illustrated in table

Table 1 Reliability Statistics

Measures	Cronbach Alpha Coefficients
E – Quality	0.924
E – Trust	
E – Satisfaction	
E - Loyalty	
Inertia	

The Cronbach alpha coefficient was calculated in order to check if the items that make up the E-Quality, E-Trust, E-Satisfaction, E-Loyalty and Inertia. Testing the scale for reliability revealed an E-Quality, E-Trust, E-Satisfaction, E-Loyalty and Inertia Cronbach alpha coefficient of 0.924. Therefore, this scale is considered reliable.

2. **Exploratory Factor Analysis (EFA)**

The Kaiser-Meyer-Olkin is a measure of sampling adequacy and Bartlett's test of sphericity. The KMO statistic varies between 0 and 1. Kaiser (1974) recommended accepting values greater than 0.5 as acceptable, Values between 0.5 and 0.7 are mediocre, between 0.7 and 0.8 are good, between 0.8 and 0.9 are great and above 0.9 are superb. To study the Brand Loyalty of Customers towards Online Shopping Sites in Ahmedabad, an exploratory factor analysis was carried out. EFA is a technique aimed to identify number of latent constructs form set of interrelated variables. Principle components method was used to extract the factors.

Table 2 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.875
Bartlett's Test of Sphericity	
Approx. Chi-Square	971.203
Df	10
Sig.	.000*

*significant at 0.001 level

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The KMO Measure of Sampling Adequacy was 0.875 indicating analysis results are meritorious (Kaiser, 1970). Hence, we can say that the sampling adequacy is great. Bartlett„s test of sphericity was significant at 0.000 levels demonstrating that a high elevated degree of correlation between the variables exists (Hair et al., 1998).

Table 3 Description of factors

Factor	Items	Factor loadings
Factor – 1 User Interface	Aesthetic Design	0.729
	Brand Name	0.672
	Ease of Use	0.628
	Prices	0.605
	Payment Options	0.563
	Customer Service	0.562
Factor – 2 Website Traits	Processing Speed	0.731
	Reliability	0.589
	Contact Interactivity	0.561
Factor – 3 Responsiveness	Customization	0.597
	Return Policy	0.477
Factor – 4 Perceived Trust	Security	0.631
	Delivery Time	0.565

Table 4 Composition of each factor identified in factor analysis

Factors	Description	% of Variance	% of Cumulative variance
User Interface	The user Interface consists of six factors: Aesthetic Design, Brand Name, Ease of use, Service, Payment Options, Price offers	21.051	21.051
Website traits	Website Traits consist of Processing speed, Reliability, Contact Interactivity	16.510	37.561
Responsiveness	The factors of Customization, Return Policy indicate the responsiveness of the site to the customer	11.803	49.364
Perceived Trust	Security and Delivery Time show the perceived trust of the respondents towards the Online Shopping Site.	10.517	59.881

After the determination of the most prominent factors for the study through the factor analysis, these variables were used as independent variables in the subsequent analyses in order to avoid the possibility of multicollinearity. The factor scores were calculated for each respondent based on an average score for each statement loading onto that factor for Brand Loyalty of the customers towards online shopping sites.

Statistical Analysis

H1: There is a Strong Positive relationship between E-quality and E-trust. (Accepted)

There is a Strong Positive relationship between E-Quality and E-Trust, As E-Quality significantly predicted the E-Trust Scores, $\beta = 0.826$, $t(194) = 3.02$, $p<0.01$. E-Quality also explained a significant Proportion of Variation in E-Trust, R2 = 0.683, $F(1,194) = 417.57$, $p<0.01$.

H2: There is a Strong Positive relationship between E-trust and E-Satisfaction. (Accepted)

There is a Strong Positive relationship between E-Trust and E-Satisfaction, As E-Trust significantly predicted the E-Satisfaction Scores, $\beta = 0.821$, $t(194) = 4.47$, $p<0.01$. E-Trust also explained a significant Proportion of Variation in E-Satisfaction, R2 = 0.675, $F(1,194) = 402.24$, $p<0.01$.

H3: There is a Strong Positive relationship between E-Satisfaction and E-Loyalty. (Accepted)

There is a Strong Positive relationship between E-Satisfaction and E-Loyalty, As E-Satisfaction significantly predicted the E-Loyalty Scores, $\beta = 0.822$, $t(194) = 2.82$, $p<0.01$. E-Satisfaction also explained a significant Proportion of Variation in E-Loyalty, R2 = 0.676, $F(1,194) = 403.94$, $p<0.01$.

H4: There is a Strong Positive relationship between E-quality and E-Loyalty. (Accepted)

There is a Strong Positive relationship between E-Quality and E-Loyalty, As E-Quality significantly predicted the E-Loyalty Scores, $\beta = 0.810$, $t(194) = 3.402$, $p<0.01$. E-Quality also explained a significant Proportion of Variation in E-Loyalty, R2 = 0.656, $F(1,194) = 370.09$, $p<0.01$.

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H5: There is a Strong Positive relationship between E-trust and E-Loyalty. (Accepted)

There is a Strong Positive relationship between E-Trust and E-Loyalty, As E-Trust significantly predicted the E-Loyalty Scores, $\beta = 0.783$, $t(194) = 1.83$, $p<0.01$. E-Trust also explained a significant Proportion of Variation in E-Loyalty, R2 = 0.61, $F(1,194) = 307.695$, $p<0.01$.

H6: There is a Significant Difference in E-loyalty amongst the age groups. (Accepted)

The Kruskall Wallis H Test was conducted to compare significant difference amongst the different age groups in terms of E-Loyalty towards a site. There is a significant difference amongst the different age groups($H(4) = 45.322$, $p = 0.014$), with a mean rank of 75.66 for age group of 18 to 25 Years, 95.09 for the age group of 25 to 30 Years, 115.52 for the age group of 30 to 35 Years, 155.10 for the age group of 35 to 40 Years and 148.10 for the age group of above 40 Years. Hence the people in older age groups tend to be more loyal towards a site than the people in the younger age groups.

H7: There is a Significant Difference between males and Females in terms of Prices being a factor to patronize a site. (Rejected)

An independent-samples t-test is conducted to compare significant difference among Males and Females in terms of Pricing affecting their decision to patronize a site. There is a no significant difference in the scores for pricing being important in patronizing a site among Males (M=3.62, SD=1.354) and Females (M=3.92, SD=1.197) conditions; $t(194) = 1.602$, $p = 0.111$. These results suggest that there is no significant difference among Males and Females in terms of Prices affecting their decision of patronizing a site. So more or less, Males and Females are equally concerned about prices in Online Shopping.

H8: There is a Significant Difference between males and females in terms of loyalty towards a site. (Rejected)

An independent-samples t-test is conducted to compare significant difference among Males and Females in terms of E-Loyalty towards a site. There is a no significant difference in the scores for E-Loyalty towards a site among Males (M=3.80, SD=0.072) and Females (M=3.73, SD=0.104) conditions; $t(194) = 0.604$, $p = 0.547$. These results suggest that there is no significant difference among Males and Females in terms of E-Loyalty towards a site. So more or less, Males and Females are equally loyal towards a site.

H9: There is a Significant Difference amongst the age groups in terms of Price being a factor to patronize the site. (Accepted)

The Kruskall Wallis H Test was conducted to compare significant difference amongst the different age groups in terms of Prices being a factor for patronizing a site. There is a significant difference amongst the different age groups ($H(4) = 57.888$, $p = 0.016$), with a mean rank of 120.32 for age group of 18 to 25 Years, 108.27 for the age group of 25 to 30 Years, 77.29 for the age group of 30 to 35 Years, 36.55 for the age group of 35 to 40 Years and 45.15 for the age group of above 40 Years. Hence the Price is more important for lower age groups in terms of a factor for patronizing a site.

H10: There is a Significant Difference amongst the age groups in terms of inertia towards a site. (Accepted)

The Kruskall Wallis H Test was conducted to compare significant difference amongst the different age groups in terms of Inertia towards a site. There is a significant difference amongst the different age groups($H(4) = 59.234$, $p = 0.010$), with a mean rank of 72.61 for age group of 18 to 25 Years, 95.63 for the age group of 25 to 30 Years. 123.43 for the age group of 30 to 35 Years, 156.79 for the age group of 35 to 40 Years and 156.95 for the age group of above 40 Years. Hence the ranks increase with the age groups.

H11: There is a Significant Difference amongst the Students and Non-students in terms of the availability of Payment Options affecting E-loyalty towards site. (Accepted)

An independent-samples t-test is conducted to compare significant difference among Students and non-students in terms of Payment Options affecting their decision to patronize a site. There is a significant difference in the scores for payment Options being important in patronizing a site among Students (M=4.68, SD=0.563) and Non Students (M=3.11, SD=0.453) conditions; $t(194) = 10.911$, $p = 0.023$. These results suggest that there is a significant difference among students and non-students in terms of Payment Options affecting their decision of patronizing a site.

V. FINDINGS & DISCUSSION OF RESULTS

1. It found that significant interrelationship exist among E-Quality, E-Trust, E-Satisfaction and E-loyalty.
2. It was found that there is a significant difference amongst the age groups in terms of patronizing a site. The Scores of E-Loyalty were found to soar up as we transited from the lower age groups towards the higher groups. But against the trends the age group of 35 to 40 years showed the highest loyalty as opposed to the trend according to which the age group of above 40 years should have had the highest E-Loyalty Scores. The findings tend to conform to the assumption that the higher age group tend to be more loyal as against younger people who tend to be fluctuating with different offers available on the net.
3. It was found that there is no significant difference amongst the gender in terms of prices being a factor for patronizing a site.

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4. It was found that there is no significant difference amongst the gender in terms of E-Loyalty. The average of the E-Loyalty scores for the different genders tends to be the same.
5. It was found that there is a significant difference amongst the age groups in terms of prices as a factor for patronizing a site. The results of the Kruskall Wallis H test conform to our assumption that prices tend to be more of an important factor for lower age groups as compared to higher age groups for patronizing a site. The Lower age groups have higher ranks as compared to the higher age group.
6. It was found that there is a significant difference amongst the age groups in terms of inertia towards a site. The results of the Kruskall Wallis H test conform to our assumption that inertia scores tend to be more for higher age groups as compared to lower age groups. Probably it suggests that higher aged people tend to be more risk averse while purchasing online.
7. The Scores of Payment options were found to decline for the non-students suggesting that professionals tend to attach less weights on payment options as a factor for patronizing a site.

VI. CONCLUSION

Loyalty is at the centre of any business today, in these times it is better for a company to retain its existing customers rather than striving to gain new customers. It is said that it is 6 to 7 times more costly to acquire a new customer than retain an existing one, more so on the internet where the people of India are more risk averse. Online Shopping has picked up off late in India, the Online Shopping is recently picking pace in India so it is that much more important to retain an existing customer. This study has tried to indicate the loyalty of the customers towards Online Shopping Sites in India. In the Study, It was found that the People in lower age groups are more relaxed with Online Shopping and hence tend to evaluate the different deals on the internet and select the best one whereas the people of higher age groups tend to stick to their preferred site. The study also revealed that as far as Online Shopping is concerned prices are weighed as equally important for both males and females and there is no significant difference amongst them in terms of prices being a factor for patronizing a site. The study reveals that students tend to put a higher weight on payment options while buying online. The study reveals that Flipkart is the most preferred destination for Online Shopping amongst the respondents. The study highlights many important facts that can be very useful to the Online Shopping Sites as well as Future researchers.

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