

A study on moderating effect of Customization on Antecedents of Customer Satisfaction in Online Apparel shopping

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Abstract

During the past ten years, the Internet has grown in popularity as a conduit for shopping, and it is benefiting the retail industry. The e-commerce market in India is expanding across all product categories. Consumer spending on garment websites is increasing, creating a competitive revenue environment in this area that was formerly controlled by physical retailers.

The aim of this study is to identify statistically significant factors that influence customer satisfaction in online apparel shopping and examine the moderating impact of customization on the relationship between satisfaction and the identified factors. There were 226 respondents in the sample. The model's validity was examined using confirmatory factor analysis, and the model's main and interaction effects were determined using moderated regression analysis.

This study identified five potential antecedents of satisfaction: perceived usefulness, perceived value, trust, hedonic motivation, and COD mode of payment. All the identified predictors, i.e., perceived usefulness, perceived value, trust, hedonic motivation, and COD mode of payment, were the significant drivers of customer satisfaction. The results of the study indicated that customization moderates the relationship between customer satisfaction and trust and the influence of perceived value on customer satisfaction.

Keywords: Customer Satisfaction, Perceived Usefulness, Perceived value, Trust, Hedonic motivation

Introduction

One of humanity's most fundamental needs is clothing. Nowadays, purchasing clothing consumes a sizable portion of consumer income. Most of the time, how someone is dressed affects how they are perceived and judged. Therefore, purchasing clothing requires a lot of time and money from people (Bhatnagar et al., 2000).

Clothing is one retail category that many e-commerce businesses would say most were unsure would succeed or fail on an internet platform. After all, before making a clothing purchase, consumers want to touch, try on, feel, and flounce around. It was well known that convincing the same folks to buy clothing online would be an enormous effort.

According to a website, one of the top three product categories in the Indian e-commerce market is apparel. The fastest-growing industry in online retail is apparel sales, which continue to hold the highest market share, according to a news article posted on ETRetail.com (Indian Onlineseller.com, 2021).

In the past, people bought clothing through physical and mortar-establishments. Since the invention of the Internet, the majority of clothing purchases are made online through e-commerce portals (Reddy, 2018). The globe over, it has completely changed how people purchase clothing.

Comparing other categories on e-commerce portals, clothing is the one that sells the most (Bansal, 2019). E-commerce websites are in fierce competition with one another to be lucrative and relevant. In order to draw and retain customers on their websites, online retail managers are creating innovative techniques.

The number of online clothing retailers in India is increasing for many different reasons. One of the main drivers of this increase is globalization. Another important factor is the expansion of the Indian economy in recent decades. This expansion has also been spurred by the increase in the population of the middle class and upper middle class as well as the number of persons working in the major cities (Shetty, 2017). The inhabitants of major cities and second-tier cities are time-constrained. Due to the congested traffic, it takes longer to get to malls and stores, which adds to the annoyance and stress of trying to find the perfect clothing. Young women now spend their free time socializing, educating children, taking vacations, grooming, and maintaining their physical fitness (Shetty, 2017).

The "Cash-on-delivery" (COD) method of payment is one of the drivers accountable for India's recent rapid increase in online shopping. Prior to the introduction of COD, majority of the online retailers offered credit card and debit card payment alternatives and required customers to give card and payment information.

Indians were unable to shop online because of these payment choices. Additionally, the limited prevalence of credit cards and debit cards in Indian society discouraged individuals from shopping online. Indian shoppers appreciated COD because it lessened their mistrust and hesitation about receiving fake or defective goods in the mail. In order to assure customer satisfaction, the COD option effectively requires online retailers to deliver the appropriate product, as well as to provide quick delivery and improved customer services to the customers.

Customer satisfaction can have a significant impact on acquiring new customers while purchasing online, both positively and negatively. The exponential rise in online merchants over the past few years has led to a greater emphasis on customer satisfaction.

The majority of earlier studies looked at online purchasing in a broader sense, although some of them focused exclusively on online consumption in the apparel industry. Marketers, market researchers, and academics are emphasizing on uncovering the predictors that are associated to internet apparel consumption due to the growing economic advantage of online apparel in the total e-commerce transactions. The COD mode of payment has been mentioned as a motivator for online shopping in a few studies (Kandulapati and Bellamkonda 2014; Tandon et al. 2017), but it has not been studied as a separate construct and also its relationship with customer satisfaction has not been investigated.

Present study tries to identify statistically significant factors that influence customer satisfaction in online apparel shopping and also examine the moderating impact of customization on the relationship between satisfaction and the identified factors. This study also investigates the impact of cash on delivery mode of payment on customer satisfaction.

Literature Review

Customer Satisfaction

Customer satisfaction can be described as an assessment made after using a certain good or service (Gundersen et al. 1996). Because it is one of the most essential factors in determining repeat business, positive word-of-mouth, and customer loyalty, the notion of customer satisfaction is among the most crucial ones in marketing theory and practice. Customer satisfaction is the outcome of post-purchase evaluation; specifically, a high level of satisfaction emerges if, in the customer's perspective, the performance of the good or service is better than anticipated, and vice versa (Yeh and Li, 2009). Customer fulfillment reaction, which includes both an appraisal and an emotional response, has been characterised as "customer satisfaction" (Oliver 1997, p. 13). Customer satisfaction is defined as the ratio of consumption to expectations and experience, and it occurs when the final deliverable (i.e., experience) meets those expectations (Khristianto et al. 2012). Retaining loyal customers is crucial for businesses since it might cost up to five times as much to acquire new ones as it does to keep current ones (Bhattacharjee, 2001). Customer satisfaction is important since it affects consumers' decisions about whether or not to continue shopping online. Numerous studies have looked at online customer satisfaction (Liu et al. 2008; Szymanski and Hise 2000).

Because the end user frequently pays for the bulk of services and new products, end user experience has become a crucial component in internet-based enterprises. Customers' expectations for a new product must be exceeded in terms of its quality, perceived ease of use, attractiveness, aesthetics, and value for money. As a result, gauging client satisfaction has become crucial, particularly for high tech goods and services. Online merchants should have a thorough awareness of the factors that contribute to consumer satisfaction in an online setting in order to increase business success and the intensity of customer pleasure. As a result, the study uses customer satisfaction as a dependent variable.

Perceived usefulness

Perceived usefulness can be defined as "the extent to which an individual believes that utilising a certain system will improve his or her job performance" (Davis, 1989, p. 320). It is one of the fundamental constructs of TAM model. The degree to which a consumer believes that doing their purchase online would improve their transaction performance is known as perceived usefulness (Chiu et al., 2009). Perceived usefulness in the context of online shopping can be defined as "the degree to which the consumer believes that online purchasing will provide access to valuable information, assist comparison shopping, and enable quicker shopping" (Vijayasarathy, 2004). In most cases, perceived usefulness is a better indicator of new technology acceptance than perceived usability (Davis, 1989). Only if new technology provides potential consumers with some distinct benefit over currently available options will it be accepted (Rogers, 1995). The primary factor

influencing attitudes about online purchases is perceived usefulness, which has emerged as a key predictor of behavioural intention in TAM (Celik, 2011).

Perceived usefulness is often considered as a significant predictor of customer satisfaction using new technologies. Perceived usefulness has a substantial impact on user satisfaction with mobile websites (Zhou et al. ,2011) as well as e-banking services (Liebana-Cabanillas et al. 2013), particularly among Chinese consumers (Chong, 2013).

According to Zhou et al. (2007), customers are more likely to make repeat purchases if they believe that shopping online will boost their productivity. Ha and Stoel (2009) found that a customer's assessment of the usefulness and attitude toward online shopping can affect their decision to make an online purchase.

Perceived Value

Extensive research has been conducted on the concept of customer-perceived value in marketing. Providing value to customers is recognized as an essential component of marketing and competitive strategy (Khalifa, 2004) , as well as customer retention and relationship management (Roberts, 2000). The equity theory forms the basis of perceived value, which involves the ratio of benefits or quality received by the customer and the costs incurred in assessing, obtaining, and using the product. Perceived costs can encompass financial expenses, energy usage, time spent, and mental transaction costs (Oliver and DeSarbo, 1988; Kotler, 2000). Perceived value is defined by Zeithaml (2000) as the overall evaluation of a product's usefulness based on the customer's perception of what is received and given. In addition to the product, customers derive value from the website, internet channel, and the processes involved in locating, ordering, and receiving goods in online retail settings (Keeney, 1999). Perceived value has been shown by researchers to have a positive correlation with purchase intentions or repeat purchases (Chiu et al., 2005; Parasuraman & Grewal, 2000). It helps e-businesses retain customers by eliminating the need for them to look for other service providers. When perceived value is low, customers are more likely to switch to competing businesses, resulting in reduced loyalty. Even satisfied and loyal customers are hesitant to use an online store if they believe they are not receiving the best value from their transaction. They will continue to seek out other sellers to obtain a better deal, according to Anderson and Srinivasan(2003).

Customer perceived value has long been discussed in marketing research. Indeed, understanding and offering customer value is regarded as a pillar of marketing and competitive strategy (Khalifa, 2004) and customer retention and relationship management (Roberts, 2000). Perceived value is derived from equity theory, which denotes the ratio between the quality or benefits received by the customer and the perceived costs incurred by the customer in evaluating, acquiring, and using a product. Perceived costs might include costs such as financial costs, energy consumed, time spent, and mental transaction costs (Oliver and DeSarbo, 1988; Kotler, 2000). According to Zeithaml (2000), perceived value refers to the consumer's total evaluation of a product's utility based on perceptions of what is given and received. Customers receive value in online retail environments not just from the product itself but also from the website, the internet channel, and the procedures for locating, ordering, and receiving goods (Keeney, 1999). Perceived value and intentions to purchase or repurchasing are positively correlated, according to researchers (Chiu et al., 2005; Parasuraman & Grewal, 2000). Perceived value helps an e-business retain customers by negating the need for them to look for other service providers. Customers will be more likely to migrate to competing businesses when the perceived value is low in order to boost perceived value, which will result in the decrease in loyalty. Even loyal and satisfied customers are reluctant to use an online store if they believe they are not receiving the best value from their transaction . Instead, they will continue to look for different sellers in an effort to get a better deal (Anderson & Srinivasan, 2003).

Trust

The term "trust" refers to a consumer's readiness to accept vulnerability in exchange for a favourable expectation of another party's future conduct (Meyer, Davis, and Schoorman 1995). Trust in online commerce is characterised as the customer's confidence in the e-vendor's ethical behaviour and attitude (Pavlou and Fygenson, 2006). While trust is not crucial when a consumer is merely looking for information, it is crucial if a transaction is to occur. Online shoppers must feel safe and secure in order to do so, and it is the seller's responsibility to earn and maintain their trust (Palvia, 2009). Previous research has demonstrated that customers who build trust are more satisfied with the online purchasing experience (Chiou, 2004), and this could serve as a determinant of satisfaction (Chiu et al., 2009). Regardless of the customer experience, trust and satisfaction must be sustained in online buying since they are significant aspects of consumer retention while dealing with undesirable circumstances like service failure (Liao and Keng, 2013).

Hedonic motivation

Hedonic consumption designates those dimensions of consumer behavior that relate to the multi-sensory (tastes, sounds, scents, tactile impressions and visual image), fantasy and emotional aspects (joy, jealousy, fear, rage and rapture) of one's experience or interaction with products (Hirschman & Holbrook, 1982). "The hedonic determinant of overall evaluations is assumed to be based on the consumer's assessment of how much pleasure and joy he gets and utilitarian determinant is based on his assessment about the instrumental value or the useful attributes while shopping" (Batra and Ahtola, 1991).

The desire to have fun, play, excitement, escapism, fantasy, and entertainment is related to hedonic motivation to shop (Babin et al., 1994). Adventure, pleasure, social, value, role, and concept are the six elements of hedonic shopping motivation (Arnold and Reynolds, 2003). Online settings have also been used to research hedonistic motivations (Childers et al., 2002; Yeo et al., 2017). Hedonic reasons are better predictors of intentions to shop online (Yeo et al., 2017). Online apparel shopping is heavily influenced by its hedonic benefits, according to other researchers who have made the same assertion (Kim and Forsythe, 2009). Telepresence, fantasy, and customer's shopping experience directly impacts customer's willingness to buy apparel from retail websites.

Cash on Delivery mode of payment

Because customers may examine and evaluate a product before paying, COD greatly reduced mistrust and uncertainty about the delivery of damaged and erroneous goods. Additionally, North Indian consumers are quite receptive to Internet shopping but prefer Cash on delivery, demonstrating a lack of confidence in electronic transactions (India Retailing Bureau, 2016). In addition, a few studies from India, like Jain (2014), Thakur and Srivastava (2015), and Tandon et al. (2018), have cited the COD (Cash-on-Delivery) payment method as a driving force behind online purchasing because it is the most popular option. However, the relationship between customer satisfaction and COD mode of payment has not been studied much. Hussain et al. (2007) investigated problems with online payment methods in Pakistan, China, and India and concluded that most customers in these nations find POD (payment on delivery) to be more convenient and time-saving than credit card usage. According to Jadhav and Khanna (2016), COD, debit cards, and net banking are the top three methods of payment, but COD was only included as one component in the construct of perceived ease of use. Jain (2014) examined the decision-making processes of consumers in the Indian market and concluded that the majority of consumers feel confident when shopping online, with Cash-on-Delivery being the most popular form of payment.

Customization

The concept of customization in online shopping is gaining popularity. Customization in e-retailing can be defined as "the ability of an e-retailer to tailor products, services, and the transactional environment to individual customers" (Srinivasan et al., 2002, p. 42). Personalized websites for storing and altering personal data and recommendations based on profile data are two examples of customization elements in e-retailing (Alpert et al., 2003). Other customizable elements concentrate on providing products that are tailored to each individual's needs and preferences. Products that are standardized are losing their attractiveness to people who live in the information era. According to Moynagh and Worsley (2002), these customers are informed and self-assured when making purchases, and tailored goods satisfy their particular requirements. There is more potential than ever for apparel personalization in e-retailing. In online retail, clothes are growing more quickly than groceries, books, and music. Dressy clothing has been deemed better suited for personalization by customers than computers.

Hypotheses development

Following hypothesis have been formulated for the study based on the identified factors from the literature review:

- H1(a): Perceived usefulness has a significant impact on customer satisfaction.
- H1(b): Customization will moderate the relationship between perceived usefulness and customer satisfaction.
- H2(a): Perceived value has a significant impact on customer satisfaction.
- H2(b): Customization will moderate the relationship between perceived value and customer satisfaction.
- H3(a): Trust has a significant impact on customer satisfaction.
- H3(b): Customization will moderate the relationship between trust and customer satisfaction.
- H4(a): Hedonic motivation has a significant impact on customer satisfaction.
- H4(b): Customization will moderate the relationship between hedonic motivation and customer satisfaction.

H5(a): Cash on delivery mode of payment has a significant impact on customer satisfaction.

H5(b): Customization will moderate the relationship between Cash on delivery mode of payment has and customer satisfaction.

The study model, which depicts the proposed hypothesis between the examined variables, is shown in Figure 1.

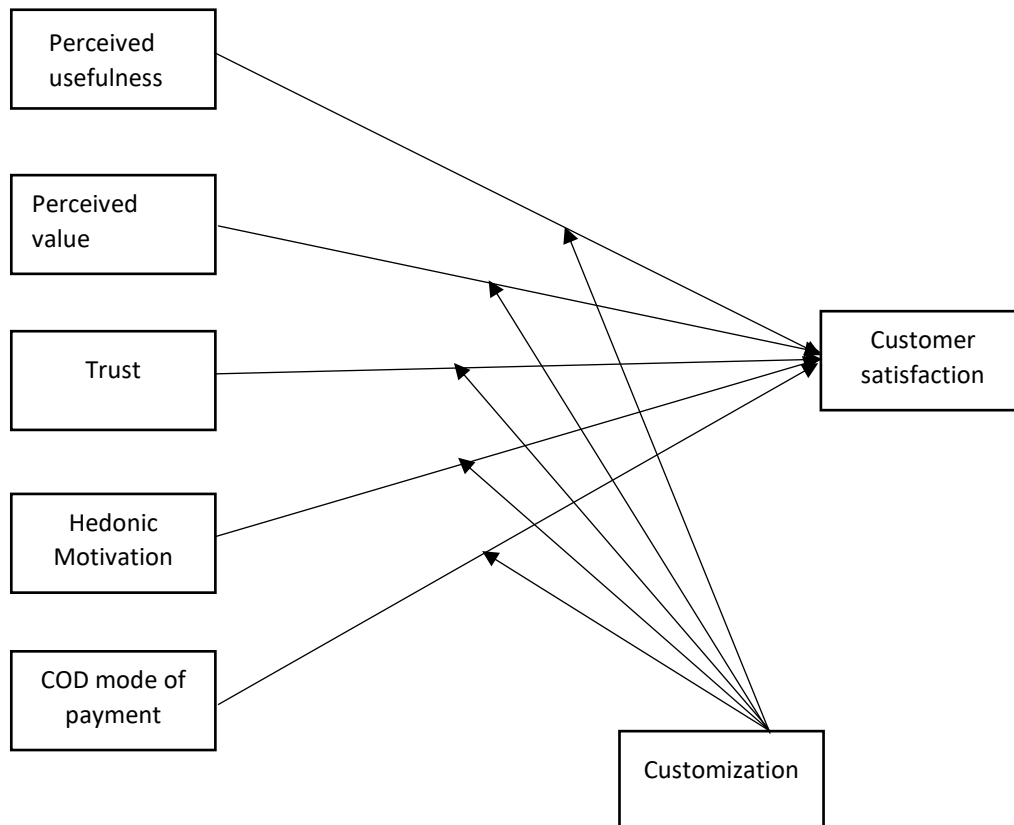


Figure 1. Research model

Research Methodology

Survey Instrument

The study's target population was Indian active online shoppers who had made at least one apparel purchase in the previous six months. The research was carried out in the Delhi NCR region. It was made clear that there would be no reward for respondents, and that their participation was entirely voluntary. The scale of Perceived usefulness items was adapted from Sreeram et al., (2017). The items used to measure Perceived value and Hedonic motivation is adopted from Singh, V. et al., (2018). The statements used for measuring Trust is drawn from Chiu et al. (2009). The items used to evaluate COD mode of payment, Customization and Customer satisfaction are drawn from Tandon and Kiran (2019). All of these items were evaluated on a five-point Likert scale, with anchors ranging from strongly agree to strongly disagree.

Data collection

A preliminary questionnaire was distributed to a pilot group of 50 people chosen on the basis of convenience sampling in order to obtain accurate responses and reduce ambiguity. Academics and management experts made up this pilot group. The pilot group not only responded to the questions but also suggested changes to the wording and relevance of the questions. Their suggestions were used to improve the questionnaire. This procedure aided in the improvement of response clarity.

Study Sample

Respondents were selected from Delhi NCR cities such as Delhi, Noida, Gurugram and Ghaziabad and were given 1000 questionnaires. Respondents were contacted in shopping malls, shopping markets, and through e-mails. A total of 550 responses were obtained after multiple rounds of visits and email reminders. A thorough examination revealed a few incomplete questionnaires. Finally, 226 usable and complete questionnaires were retained for analysis.

Data Analysis

The data was analyzed using the Statistical Package for Social Sciences (SPSS 13.0) and AMOS 18.0 software. The internal consistency of the statements used to measure the model's variables was calculated using Cronbach's alpha. Confirmatory factor analysis was used to assess the measurement model's fit. The following fit indices were computed: 2/df, comparative fit index (CFI), incremental fit index (IFI), Tucker-Lewis index (TLI), and root mean square error of approximation (RMSA) (RMSEA). The average variance extracted (AVE) for each of the model's latent variables was used to assess convergence validity. The discriminant validity of the model was determined by comparing the AVE of each variable with the squared correlation between that variable and the other variables. The composite reliability (CR) was also determined. The main effects were tested using multiple regression analysis. Customization is regarded as a moderating variable in the developed model, influencing the relationship between Customer satisfaction as a dependent variable and the other five independent variables, and thus moderated regression analysis was used to test the interaction effects.

Results

Respondent Demographic Profile

The table represents demographic profile of the respondents. 48.67 percent of the 226 respondents were male, while 51.33 percent were female. 53.1 percent of those surveyed were between the ages of 18 and 30, 30.1 percent were between the ages of 31 and 45, and 16.8 percent were over 45. A significant number of respondents (49.1%) stated that they have been doing apparel shopping online for one to three years, followed by 37.6% who have been shopping from the internet for one year. The majority of respondents (43.3%) had purchased two to five apparels from the internet in last six months, with 30.4 percent having purchased more than five products from the internet.

Reliability analysis and confirmatory factor analysis

The reliability analysis results are shown in Table 1. To measure the reliability of the respective model variables as well as the internal consistency of the items used to measure the scale, Cronbach alpha is used. All the constructs (perceived usefulness, perceived value, trust, hedonic motivation, COD mode of payment, customization and customer satisfaction) are reliable as the value of Cronbach alpha coefficient is more than 0.8. According to Nunnally and Bernstein (1994), Cronbach's alpha threshold value must be at least 0.60 and is regarded as extremely reliable above 0.70.

The results of the confirmatory factor analysis, which was used to assess the measurement model's goodness of fit, supported the findings. All fit indices have values above the necessary minimum thresholds. The ratio χ^2/df is 1.50, which is less than the Carmines and McIver cutoff value of 3.00. (1981). It is preferred that the CFI, TLI, and IFI values are greater than 0.90. (Byrne, 1998). The following fit indices had sufficient values in the current study: CFI = 0.954, TLI = 0.918, and IFI = 0.932. The RMSE coefficient is 0.047, which is less than the 0.100 criterion (Steiger, 1990). Every confirmatory factor loading is greater than 0.600.

Table 1. Reliability analysis

Variables	Cronbach's alpha
Perceived usefulness	0.91
Perceived value	0.85
Trust	0.94
Hedonic Motivation	0.93

COD mode of payment	0.90
Customization	0.87
Customer satisfaction	0.90

Table 2. Confirmatory factor analysis

Constructs and items (AVE and CR)	Loadings
<i>Perceived usefulness</i> (0.72, 0.85)	
The online apparel shopping website helped me to be more effective.	0.823
The online apparel shopping website required the fewest steps to accomplish what I wanted to do with it.	0.856
The online shopping website made the task I wanted to accomplish easier to get done.	0.827
<i>Perceived Value</i> (0.75, 0.92)	
Purchasing clothes online offers good value for money.	0.864
The online shopping website delivers what I expect to receive for the price I paid.	0.877
I find the prices of products sold online to be reasonable.	0.821
Clothes sold online meet an acceptable level of quality.	0.931
I trust that clothes sold online are authentic brands.	0.900
Products purchased online have consistent performance.	0.887
<i>Trust</i> (0.82, 0.93)	
Based on my online shopping experience, I know that online shops are honest	0.836
Based on my experience with online shop, I know they are not opportunistic	0.888
Based on my experience with online shops, I know they keep their promises to customers	0.861
Based on my experience with online shops, I know they are trustworthy	0.921
<i>Hedonic motivation</i> (0.78, 0.91)	
When interacting with online shopping website, I do not realize how much time has elapsed	0.897
Shopping online can provide a fun experience	0.869
It is exciting to receive the package ordered online	0.877
Shopping online provides a sense of adventure	0.866
<i>COD mode of payment</i> (0.84, 0.94)	
I prefer to buy through cash on delivery (COD) mode of payment	0.800
I plan to pay through COD mode of payment	0.813
COD mode of payment facilitates easy return of defected products	0.804
COD give me confidence for future repurchase of products	0.871
<i>Customization</i> (0.76, 0.95)	
I can customize my product before ordering	0.851
Customization function offered by online retailers is helpful	0.843
Online retailing websites correspond to customer's needs	0.882
<i>Customer Satisfaction</i> (0.81, 0.96)	
I am satisfied with my purchase.	0.913
I am satisfied with POD mode of payment	0.942
I am satisfied with quality of product received through online purchase	0.902
Products purchased online have measured up to my expectations	0.900
I am satisfied with the range of products offered online	0.899

The model also satisfied the conditions for convergent validity, discriminant validity and composite reliability. In case of convergent validity, all the constructs have AVE values more than 0.5 (Fornell and Larcker, 1981). The value of AVE if each construct is more than the squared correlation coefficients of that given construct and all other constructs in the model.

Hence, discriminant validity is also proved. The model also satisfies composite reliability as CR coefficients values is higher than the minimum value 0.6 (Bagozzi & Yi, 1988).

Testing the main and interaction effects

To test the effect of the independent variable that is customer satisfaction on other dependent variables, multiple regression analysis was used. All the five variables (perceived usefulness, perceived value, trust, hedonic motivation, COD mode of payment) were found to have significant impact on customer satisfaction. Thus, hypothesis H1a, H2a, H3a, H4a, H5a are supported. Perceived value was identified as the most significant predictor of customer satisfaction followed by perceived usefulness, trust, COD mode of payment and hedonic motivation.

Table 3. Results of multiple regression analysis of five factors in customer satisfaction

Independent variables	β	t	Sig.
<i>Perceived usefulness</i>	0.251	4.649	$p < 0.01$
<i>Perceived value</i>	0.332	6.914	$p < 0.01$
<i>Trust</i>	0.250	4.735	$p < 0.01$
<i>Hedonic motivation</i>	0.215	4.213	$p < 0.01$
<i>COD mode of payment</i>	0.236	4.898	$p < 0.01$

Notes: $R^2 = 0.652$; $F = 74.321$ ($p < 0.01$)

Table 4. Results of moderated regression analysis

Independent variables	β	t	Sig.
<i>Perceived usefulness</i>	0.134	2.464	$p < 0.01$
<i>Perceived value</i>	0.227	3.935	$p < 0.01$
<i>Trust</i>	0.222	4.284	$p < 0.01$
<i>Hedonic motivation</i>	0.117	2.055	$p < 0.01$
<i>COD mode of payment</i>	0.125	2.346	$p < 0.01$
<i>Customization</i>	0.361	5.287	$p < 0.01$
<i>Perceived usefulness * Customization</i>	0.060	1.087	$p > 0.1^{ns}$
<i>Perceived value * Customization</i>	0.112	2.005	$p < 0.1$
<i>Trust * Customization</i>	-0.104	-1.762	$p < 0.1$
<i>Hedonic motivation * Customization</i>	0.023	0.453	$p > 0.1^{ns}$
<i>COD mode of payment * Customization</i>	0.032	0.601	$p > 0.1^{ns}$

Notes: $R^2 = 0.721$; $F = 45.869$ ($p < 0.01$); ns – not significant

Moderated regression analysis was used to examine the interaction effects. The moderating variable in the model is customization. This strategy was chosen in order to ascertain whether better customization options offered by e commerce in accordance with the customer's needs and desires brings about a change on the relationship between the five independent variables and customer satisfaction. The variables were first centred, and then their sums were multiplied to determine the interaction effects. This method is used to solve the multicollinearity issue that could arise when estimating interaction effects.

Two out of five interaction effects were found to be statistically significant. Out of the two, the relationship between perceived value and customer satisfaction is most significantly impacted by customization. Hence hypothesis H2(b) is supported. Positive sign of β represents that when customization increases, it strengthens the relationship between customer satisfaction and customer satisfaction and perceived value. It means that when customers are allowed to customize the product according to their preferences, they believe to receive more value out of their transaction. On the other hand,

customization has a negative moderating effect on the relationship between satisfaction and trust. Thus, hypothesis H3(b) is supported.

A negative β indicates that with increase in customization, it weakens the relationship between satisfaction and trust. It indicates that for the customers who believe in concept of standardisation of e-commerce, when given the option of customization tends to lose trust.

Because e-commerce services are an essential component of their personal concept, these respondents are reasonably confident in the accuracy of all aspects of e-commerce transactions. On the basis of an analysis of the variance inflation factor values, multicollinearity was lastly tested. Since none of the values were greater than 3, the model does not exhibit multicollinearity.

Discussions and conclusions

The study's findings shed interesting light on the factors influencing customer satisfaction in an online setting. The objectives of this study are to identify statistically significant factors that influence customer satisfaction in online apparel shopping and examine the moderating impact of customization on the relationship between satisfaction and the identified factors.

Majority of the studies focus on the actual use or behavioural intention as the main dependent variable, this study adds to the body of literature because satisfaction is defined as a dependent variable. Because so few studies have examined the effects COD mode of payment on satisfaction and considered moderating effect of customization the designed model has a special structure. Given that e-commerce is a business activity that is anticipated to grow quickly in the upcoming years, testing for these effects is particularly intriguing in terms of e-commerce.

Research on electronic commerce has typically concentrated on testing main effects rather than interaction effects. In this regard, the findings in the current paper highlight the situations where a rise in the level of e-commerce concept compliance with individual values, standards, and customer needs modifies the strength of association between the independent variables and customer satisfaction. Theoretical and managerial implications can be drawn from the findings.

The identified factors effecting customer satisfaction were Perceived usefulness, perceived value, trust, hedonic value and COD mode of payment . The study revealed that all the factors significantly impacted the satisfaction of customers. Perceived value was to found be the most important factor impacting customer satisfaction. Perceived value helps an e-business retain customers by obviating the need for them to look for other service providers. Customers will be more likely to migrate to competing businesses when the perceived value is low in order to boost perceived value, which will lead to a drop in loyalty. Even happy clients are reluctant to use an online store if they believe they are not getting the greatest deal possible. Perceived usefulness and trust both have significant impact and relatively similar effects on satisfaction. A very few studies have considered COD mode of payment as a variable. COD plays an important role in creating customer satisfaction. Indian shoppers chose COD as their preferred method of payment for internet merchants since they were apprehensive of using credit or debit cards. Because to the ability for customers to see and approve a product before making a purchase, COD significantly reduced mistrust and worry about the arrival of a defective or incorrect product. Due to the fact that customers had to pay only after receiving the product, COD helped Indian consumers build confidence and reduced the perception of defective goods to some extent. Online shopping can be seen as a fun and enjoyable experience, and as a result, stores that make shopping pleasurable are visited more frequently (Scarpi et al., 2014). Hedonic motivation creates a fun filled experience of shopping and enhances customers satisfaction.

The investigation of the correlations between perceived value and customer satisfaction as well as trust and customer satisfaction supported the moderating influence of customization. According to the findings, there is a stronger correlation between perceived value and customer happiness the more customization there is. As a result, consumers who view e-commerce services as an essential component of their personal idea and values report higher levels of satisfaction with the aspect of perceived value. Conversely, more Customization makes the connection between Trust and customer happiness less strong. These users' reliance on e-commerce interferes with the relationship between trust and customer happiness because it is central to their personal identity and notion.

The study's conclusions have advantageous managerial implications as well. The results of the regression analysis conclusively demonstrate that e-commerce management must focus the significance of perceived value in promotional efforts since this feature has a particularly strong impact on customer happiness. COD stands out as the major feature of e-commerce since customers fear and risk of not receiving the product reduces with the COD mode of payment. Hence, e-commerce retailers must try to give an option of COD payment to gain 's consumer trust.

This research has many restrictions. First of all, because it was conducted during a single time period, it was unable to monitor dynamic shifts in consumer behaviour. So, future study should be carried out throughout a series of time periods. Second, the study was carried out in Delhi NCR, the results lack generalization . This kind of study should be carried out in other nations to establish a solid foundation for comparison of findings about national attitudes towards the advantages and benefits of e-commerce. Third, future models could incorporate more factors like perceived risk, ease of use etc.

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