



THE IMPACT OF INDIVIDUAL AND TECHNOLOGICAL FACTORS ON ONLINE CUSTOMER SATISFACTION AND REPURCHASE INTENTION: THE MODERATING ROLE OF EWOM AND PERSONALITY

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ABSTRACT

The current study aims at exploring the impact of four factors on online customer satisfaction and repurchase intention. EWOM (electronic word of mouth) and personality were used as moderators in the study. According to the literature, e-satisfaction has a significant effect on repurchase intention in the digital sector. This study analyzes factors affecting e-satisfaction from a new point of view named individual and technological factors. Moreover, personality and EWOM have been investigated as moderators between e-satisfaction and repurchase intention. The study employs structural equation modeling to examine the hypothesized relationships. The population of this study is composed of Indian online customers who had made at least one online purchase within the past six months. Based on the Cochran formula, 390 individuals have been considered as the statistical sample and standard questionnaires were applied for data collection. The findings hold important implications for marketers and academics and would enable e-vendors to fine tune their strategies. The results show that trust has the maximum impact on e-satisfaction followed by technology acceptance factors and website service quality. The findings also show the considerable impact of e-satisfaction on repurchase intention. The findings indicate that EWOM has a significant moderating role, but personality has no effect between e-satisfaction and repurchase intention.

Key words: Online shopping, E-satisfaction, Personality, EWOM, Repurchase intention

1. INTRODUCTION

In recent years based on the growth of Internet usage and its advantages, online shopping has taken off tremendously at a much faster pace in the 21st century (Tandon, Kiran, and Sah, 2018). Although traditional shopping has taken place with face-to-face interaction in brick and mortar stores, the Internet allowed e-vendors to serve customers at any time all over the world with no need for face-to-face interaction (Mohamed et al., 2014). The Internet has redefined business rules and offered alternative means of customer shopping. According to Statista (2018), in 2017 the volume of global e-commerce reached around US\$2.3 trillion and is expected to hit US\$4.88 trillion in 2021. This shows that a new growing market has developed. Explosive Internet growth has transformed online retailing and e-commerce development in general (Pappas et al., 2014) and has created a new diverse business platform and every e-vendor tries to gain higher market share in this new environment.

Customer's tendency toward repeat buying behavior because of their preferences is defined as customer repurchase intention (Yang et al., 2017). Repeated customers may spend 67% more than new customers hence increasing profits, although attracting new customers may cost up to six or seven times more for companies (Aslam, Ham, and Farhat, 2018; Pappas et al., 2014). Every customer looks different for vendors. Those who spend more money or buy more often are more important ones. For online markets, repurchase intention plays a critical role because of spatial and temporal separation in online environment and help customers to analyze e-vendors and products quality exactly (Hsu, Chang, and Chuang, 2015), so this became major concerns for online vendors specifically with increased competition in online markets (Wang, Du, and Olsen, 2018).

Since customer satisfaction is one of the essential keys for increasing customer retention rate and affirming long-term growth of online stores (Jung and Seock, 2017; Saleem, Zahra, and Yaseen, 2017) many studies show that one of the strategic concerns for most companies is customer satisfaction (Tandon et al., 2018). Literature review, shows that some factors affect customer e-satisfaction and the most related and new ones are Website service quality, Technology acceptance, self-efficacy, trust and Customer lifestyle (Tandon et al., 2018; Yang et al., 2017; Pappas et al., 2014; Lin and Sun, 2009). In

current study, according to recent literature and the nature of variables, we categorized website service quality and Technology acceptance as a technological group; and Self-Efficacy, Trust and Customer lifestyle as an individual group. This study also focuses on two other variables as moderators of e-satisfaction and repurchase intention.

By increasing customer satisfaction, firms achieve higher retention rate and positive word of mouth (Pappas et al., 2014). On the other hand, EWOM (electronic word of mouth) affects customer's repurchase intention and their attitudes as well (Matute, Polo-Redondo, and Utrillas, 2016). This study considers EWOM as a moderator which affects the relationship between customer satisfaction and repurchase intention. Mohamed et al. (2014) stated extroversion as a personality determinant affecting customers repurchase intention too.

We develop and test a new model to show which variable can affect e-satisfaction and how repurchase intention can be caused by it among Indian customers in online shopping. Moreover, as academic researches show, customer characteristics and EWOM can affect e-satisfaction and repurchase intention; we examine both as moderating variables. Arguably, this is the first study to investigate the effects some of the most important factors that lead to e-satisfaction in digital sectors on repurchase intention. Besides that, we attempt to broaden our knowledge on how EWOM and customer personality can influence the relation between satisfaction and repurchase intention in online shopping. The managerial application of such a multiple effect model is to provide a better perspective for Indians interested in working in the digital sector in India and contribute to their comparative advantages from this emerging market.

In the next sections, we review the related academic literature and propose the research model. Then we analyze this model in online retail stores in India to verify the model.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

As mentioned, customer repurchase is highly associated with online vendor profitability (Zheng, Lee, and Cheung, 2017). Several researchers have tried to demonstrate the determinants of online repurchase intention (Shareef et al., 2015). According to Hsu et al. (2015), satisfaction as a determinant affects online repurchase intention by moderating effect of habit. Customer e-satisfaction is their feelings about e-purchase in comparison with their expectation

(Lin and Sun, 2009) and satisfied online customers are seen to have more frequent purchases of products or services from the same provider (Saleem et al., 2017; Singh, 2017; Yang et al., 2017). So e-satisfaction is one of the keys which increases the online customer retention rate (Jung and Seock, 2017; Mohamed et al., 2014) and can be a predictor of repurchase intention in an e-commerce context (Saleem et al., 2017). So we proposed the first hypothesis as below:

H1: Customers' e-satisfaction positively influences their repurchase intention.

2.1 WEBSITE SERVICE QUALITY

Website ability in providing exact and prompt information and exact transaction performance to successful purchase is notable (Venkatesh et al., 2017). Purchase decisions are mainly affected by customers' attitudes, behavioral intention, security and also website service quality perception (Lin and Sun, 2009). Satisfaction reflects website ability to meet customer perceived expectations (Tandon et al., 2018). The D and M model, stated by Davis in 1989, asserts that website service quality is a vital determinant of satisfaction (Lin and Sun, 2009). Website functionality has a direct and positive effect on customer satisfaction and their repurchase intention (Tandon et al., 2018; Chuang and Chiu, 2017). Thus, we hypothesize the second assumption as:

H2: Website service quality positively influences customer's e-satisfaction.

2.2 TECHNOLOGY ACCEPTANCE FACTORS

People try to find a suitable and easy way to use websites, which include information search, Internet subscription, payments and so forth (Lin and Sun, 2009). Unified theory of acceptance and use of technology theory was developed to explain a customer's behavioral intention for accepting or rejecting a technology (Tandon et al., 2018; Williams, Rana, and Dwivedi, 2015). Several researches have adopted technology acceptance factors as a measure of customers online purchase willingness and as an e-satisfaction determinant (Islam, 2011; Lin and Sun, 2009). Thus the third hypothesis can be:

H3: Technology acceptance factors positively influences customers' e-satisfaction.

2.3 SELF-EFFICACY

Self-efficacy is the belief in a person's capabilities to organize and execute Internet activities or online shopping (Pappas et al., 2014). It reflects the individuals' beliefs about what they can do with their skills (Torres et al., 2015). Greater self-efficacy leads to a positive attitude toward online shopping (Yang, 2012) and it is greater for experienced users, so frequent online customers are likely to have more confidence in their online shopping ability, consequently get more satisfied with online shopping procedure (Pappas et al., 2014; Hernández, Jiménez, and Martín, 2010). Customers with higher self-efficacy feel more satisfaction about their online purchases (Pappas et al., 2014; Hsu et al., 2006;). Thus we hypothesize the following:

H4: Customer's self-efficacy positively influences customer's e-satisfaction.

2.4 TRUST

Consumer confidence in the reliability and credibility of online shopping websites will meet their expectations about exchanging values (Shareef et al., 2018). Lack of online consumer trust is the main barrier to online consumer involvement (Wang et al., 2018; Shin et al., 2013). Customer trust in e-vendors is the basis of a long-term relationship and causes online customer repurchase intention regardless of a customer's last experience (Zheng et al., 2017; Pappas et al., 2014). Previous research clarified higher trust elevates e-satisfaction and transactional outcome, and may predict customer satisfaction (Singh, 2017; Pappas et al., 2014). Therefore, the following hypothesis is proposed:

H5: Customer's trust positively influences customer's e-satisfaction.

2.5 CUSTOMER LIFESTYLE

Lifestyle in the online shopping environment refers to a dimension of someone's personality that affects his or her behavior in the virtual

environment and shows how a person lives, allocates time and spends money (Mohamed et al., 2014). It is a combination of determining intangible or tangible factors. Intangible factors are more related psychological aspects and tangible elements are related to demographic aspects of a person (Kahle and Close, 2011). Many researchers stated that online customer lifestyle will affect positively on their e-satisfaction (Hassan, Thurasamy, and Loi, 2017; Mohamed et al., 2014). Therefore, the following hypothesis is proposed:

H6: Customer's lifestyle positively influences customer's e-satisfaction.

2.6 THE CONCEPT OF EWOM (ELECTRONIC WORD OF MOUTH)

Electronic Word of Mouth (EWOM) is defined as any statement made by customers about a company or product via the Internet, which is made available to other potential customers (Matute et al., 2016). Some researchers consider EWOM as an extension of word-of-mouth in the online environment and it would be more powerful because of its epidemic and long-term effect (Ismagilova et al., 2017). Internet links a great number of unknown customers, who get more information about products or services non-simultaneous and online customers can predict vendor trustworthiness based on suggestions derived from feedback. This can have significant impact on their repurchase intention (Wang et al., 2018). By increasing customer satisfaction, firms achieve higher retention rate and positive word of mouth (Pappas et al., 2014; Shin et al., 2013). Researchers investigated EWOM as a personal influence process and analyzed its effects on individual-level; results show it can change customer attitudes and influence repurchase decisions (Bulut and Karabulut, 2018; Ismagilova et al., 2017; Matute et al., 2016). In consequence, EWOM is a powerful driver of sales, since it decreases the perceived purchase risk, increases the product credibility and the customer purchase intention. This is why it is important to study the factors that could stimulate EWOM for the online retail companies. Based on the discussions above, we posit the following hypothesis:

H7: EWOM increases the influence of e-satisfaction on repurchase intention.

2.7 INDIVIDUAL PERSONALITY

Personality is defined as the set of behaviors, cognitions, and emotional patterns that evolve from environmental and biological factors (Rice and Markey, 2009). The five-factor model is a taxonomy for personality traits, which includes experience, extraversion, conscientiousness, emotional stability, and agreeableness (Picazo-Vela et al., 2010). Extraversion refers to high activity and a tendency toward social behaviors and it is inversely related to use of the Internet and also linked to online activity engagement intentions (Picazo-Vela et al., 2010). Because of no interventions by marketers and crowds, introverted people are more likely to shop online (Mohamed et al., 2014; Rice and Markey, 2009). Mohamed et al. (2014) investigated the effect of two dimension of personality, emotional stability and extroversion as a moderator between customer e-satisfaction and repurchase intention; he noted extroversion has a positive effect on repurchase intention. Based on the preceding discussion, we posit the following hypothesis:

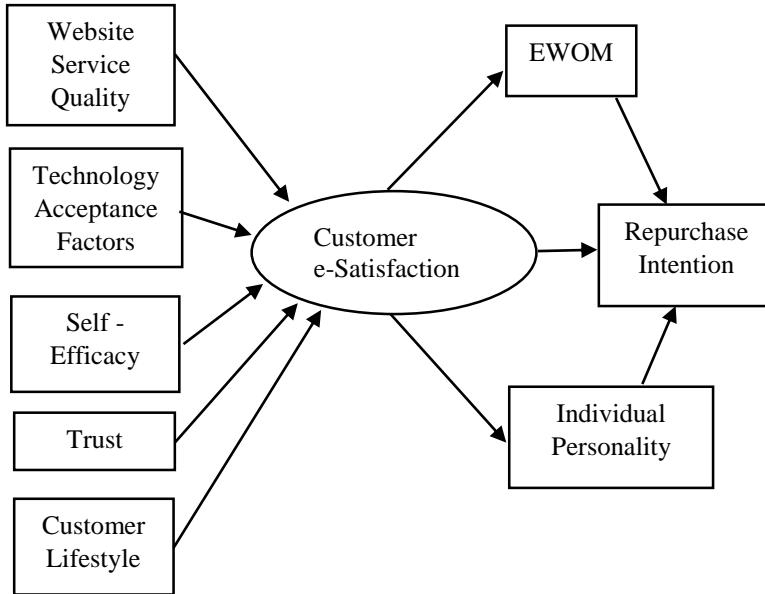
H8: Personality affects the influence of e-satisfaction on repurchase intention

2.8 CUSTOMER E-SATISFACTION

Customer satisfaction with electronic sites is commonly referred to as customer e-satisfaction. E-satisfaction is the key to success in the highly competitive e-commerce world and it also impacts the EWOM and repurchase intentions. Several studies have investigated the components of e-satisfaction to differentiate it from the normal parameters of customer satisfaction. The perceived usefulness of the website, website service quality, ease of use and trust are the primary factors that have been found to have a significant impact on customer e-satisfaction. Providing a friendly and convenient online shopping experience coupled with safe and convenient payment options have been found to significantly impact e-satisfaction. Customer e-satisfaction was also found to be affected by customer expectation, e-commerce service quality and perceived value (Lee, Choi and Ahn, 2018). This study aims at investigating the impact of website service quality, technology acceptance factors, self-efficacy, trust and lifestyle on e-satisfaction and the mediating effects of EWOM and personality

on repurchase intentions. The following Figure 1 illustrates the conceptual model.

FIGURE 1
Conceptual Model.



3. METHOD

3.1 MEASURES

The research methodology included a survey, compiling previously validated instruments in previous studies. The questionnaire was divided into two sections. The first section involved demographics (including gender, age, education and marital status). Appendix A presents scale detailed items. The second section included questions to measure variables. Repurchase intention was measured with three items and e-satisfaction with three items adapted from Hsu et al. (2006). For measuring extroversion as a personality dimension, ten items were adapted from Mohamed et al. (2014). As mentioned, EWOM includes three aspects of quality, quantity and credibility and they have been adapted from Matute et al. (2016). Two items to measure self-efficacy were adapted from Hernández et al. (2010). Four items for measuring trust were adapted from Pappas et al.

(2014). Nine items were drawn from Mohamed et al. (2014) to measure customer lifestyle. Technology acceptance factor with four items and website service quality with four items were adapted from Lin and Sun (2009). According to feedback received from pre-test conducted among 15 experts who are managers and entrepreneurs using e-commerce systems, the questionnaire was compatible for data collection. Moreover, based on pilot test feedback, two items from personality and one item from EWOM were deleted because of low factor loadings. Finally, the questionnaire included 45 questions to measure the constructs identified in the hypotheses using a five-point Likert-type scale ranging from 1 (strongly disagree) to 5 (strongly agree). Appendix B presents scale items in detail.

3.2 PARTICIPANTS AND PROCEDURES

The research investigates causal relationship between variables using positivist and deductive approach (Neuman, 2011; Saunders et al., 2009). The researchers make observations based on the existing literature. They then build the hypotheses based on the existing theories and collect accurate primary data to support these hypotheses. The results of hypotheses testing shall either confirm or require development of theories in the future. The causal relationship testing in this research is explanatory (Cooper and Schindler, 2011); it means the researchers attempt to explain the process of online customer satisfaction and repurchase intention through the variables of website service quality, technology acceptance factors, self-efficacy and trust using EWOM and personality as moderating factors.

Primary data were collected using a structured questionnaire which was sent electronically to 390 respondents. The respondents are online shoppers who buy from e-commerce websites such as Amazon, ebay, Alibaba and so forth. In the current research, convenience sampling has been used and respondents were asked whether they would like to voluntarily participate in the research.

The target population for data collection consisted of active online shoppers who had made at least one purchase within the past six months. The survey took place in Delhi and Mumbai cities in India, during the period from February 2019 to April 2019.

As shown in appendix A, the final sample of respondents was composed of 53.2% female and 47.7% male. In terms of marital status,

most of the respondents were single (79%). In terms of age, the majority (53.3%) were between 21 to 30, while the second largest frequent age group was between 31 to 40 (30.3%); most of the respondents have university education namely undergraduates or post-graduate (about 60%).

3.3 ANALYSIS AND RESULTS

In the current study, the two-step approach was applied to conducting data analysis and confirming the factors affecting repurchase intention. In order to examine the hypotheses, Structural Equation Modelling (SEM) was used with Partial Least Squares (PLS). Due to minimum restrictions on sample size measurement scales, and residual distributions, SmartPLS 3.2.7 software was used in this study (Chuang and Chiu, 2017). Reliability and validity tests were executed to validate the proposed model, and structural models were examined using SmartPLS. In order to check multicollinearity, Variance Inflation Factor (VIF) scores were calculated and if the value below 4.48, the multicollinearity problem is not existed (Ringle, Wende, and Becker, 2015).

3.4 MEASUREMENT MODEL ASSESSMENT

Reliability and validity of the research constructs were investigated. The internal reliability of the variables used in this study was examined by Cronbach alpha indicator and composite reliability (CR) values. Recommended reliability threshold is stated as 0.70 by Fornell and Larcker (1981) so these two values should be greater than 0.7. Since the lowest value of Cronbach's alpha and composite reliability in this study is 0.767, then all items were deemed reliable. Cronbach alpha, composite reliability, means of item scores and factor loadings are shown in Table1.

Composite reliability, AVE of each construct and item loadings should be checked to assess convergent validity. According to Anderson and Gerbing (1988) and Bagozzi and Yi (1988), in order to examine convergent validity, construct reliability should exceed 0.7, construct loadings should be significant and exceed 0.6, and AVE by each construct should exceed the variance due to measurement error for that construct (i.e., AVE should exceed 0.50). In this study all construct loadings are above 0.6, all CR values are above 0.76, and AVE values exceed 0.52, demonstrating convergent validity. To measure discriminant validity, square root of AVE of each construct

should be larger than its correlations with the other constructs. This condition is fulfilled as shown in Table 2, therefore the sample shows the acceptable validity value.

TABLE 1
Results of Measurement Properties

Variable	α	CR	AVE	Item	Mean Scores	Factor loading	VIF
Website Service Quality	0.860	0.859	0.606	WSQ1	3.85	0.703	1.962
				WSQ2	3.73	0.743	1.827
				WSQ3	3.79	0.766	3.104
				WSQ4	3.82	0.891	2.337
Technology Acceptance Factor	0.865	0.865	0.616	TAF1	3.81	0.809	2.013
				TAF2	3.69	0.701	1.981
				TAF3	3.88	0.823	2.106
				TAF4	3.77	0.801	2.088
Self-Efficacy	0.849	0.849	0.738	SE1	3.67	0.859	2.196
				SE2	3.70	0.860	2.196
Trust	0.875	0.875	0.636	T1	3.74	0.795	2.200
				T2	3.69	0.757	1.968
				T3	3.79	0.819	2.373
				T4	3.75	0.818	2.173
Customer lifestyle	0.953	0.953	0.692	LS1	3.69	0.850	3.973
				LS2	3.72	0.809	3.542
				LS3	3.77	0.895	3.730
				LS4	3.73	0.871	3.008
				LS5	3.71	0.833	3.480
				LS6	3.73	0.783	3.826
				LS7	3.78	0.860	3.907
				LS8	3.76	0.774	3.103
				LS9	3.81	0.803	3.910
E-satisfaction	0.847	0.848	0.650	ES1	3.68	0.844	2.229
				ES2	3.66	0.781	1.891
				ES3	3.65	0.792	2.090
Personality	0.962	0.959	0.749	PER1	2.60	0.971	3.746
				PER2	2.64	0.941	3.503
				PER3	2.58	0.845	3.513
				PER4	2.63	0.977	3.781
				PER5	2.53	0.605	3.593
				PER6	2.57	0.792	4.489
				PER7	2.55	0.858	4.217
				PER8	2.57	0.876	3.541

TABLE 1 (continued)

Variable	α	CR	AVE	Item	Mean Scores	Factor loading	VIF
EWOM	0.940	0.939	0.659	EWOM	4.02	0.826	2.474
				1	4.01	0.837	2.831
				EWOM	4.02	0.693	2.655
				2	3.99	0.760	3.130
				EWOM	4.05	0.840	2.792
				3	4.02	0.877	3.080
				EWOM	4.01	0.729	2.564
				4	4.01	0.910	2.347
Repurchase Intention	0.767	0.767	0.523	EWOM			
				5			
				EWOM			
				6			
				EWOM			
				7			
				EWOM			
				8			
				RI1	4.10	0.690	1.584
				RI2	4.12	0.747	1.636
				RI3	3.97	0.731	1.487

Note. AVE = average variance extracted; CR = composite reliability

TABLE 2
The Correlation Coefficient and Squared Root of Average Variance Extracted (AVE)

	Mean	1	2	3	4	5	6	7	8	9
1. ES	3.66	0.806								
2. EWOM	4.01	0.777	0.812							
3. LS	3.74	0.506	0.343	0.832						
4. PER	2.59	-0.249	-0.316	-0.087	0.865					
5. RI	4.06	0.591	0.619	0.306	-0.200	0.723				
6. SE	3.68	0.63	0.412	0.345	-0.190	0.432	0.859			
7. TAF	3.79	0.644	0.438	0.331	-0.037	0.460	0.410	0.785		
8. T	3.74	0.733	0.486	0.355	-0.180	0.442	0.557	0.419	0.798	
9. WSQ	3.80	0.680	0.460	0.365	-0.151	0.517	0.421	0.497	0.515	0.779

Note:

Diagonal: square root of the AVEs reported Diagonal in bold.

Off-diagonal: Correlation between latent variables.

3.5 STRUCTURAL MODEL ASSESSMENT AND HYPOTHESES TESTS

Hypotheses and theoretical model of this study were estimated using the bootstrap approach with a sample size of 390 in order to generate t-values and standard errors to determine the significance of paths in the structural model. A summary of results is represented in Table 3 and Figure 2 as follows. Website service quality and technology acceptance factor influence on customers electronic satisfaction ($\beta = 0.245, 0.254$; $t = 4.77; 4.36$, respectively) indicating H2 and H3 were supported. In addition, self-efficacy, trust and customer's lifestyle also influence customer's electronic satisfaction ($\beta = 0.176, 0.350, 0.147$; $t = 3.56; 5.66; 3.54$, respectively). Although all of H4, H5 and H6 of this study were supported, the results showed trust has the most influence among other determinants. Customer's electronic satisfaction influence customer's repurchase intention ($\beta = 0.454$; $t = 5.08$), so H1 was supported. Moreover, electronic word-of-mouth has a positive moderating effect ($\beta = 0.282$; $t = 4.16$) indicating H7 is supported, although personality has no moderating effect ($\beta = 0.08$; $t = 0.92$), so H8 is not supported.

FIGURE 2
Structural Model Results

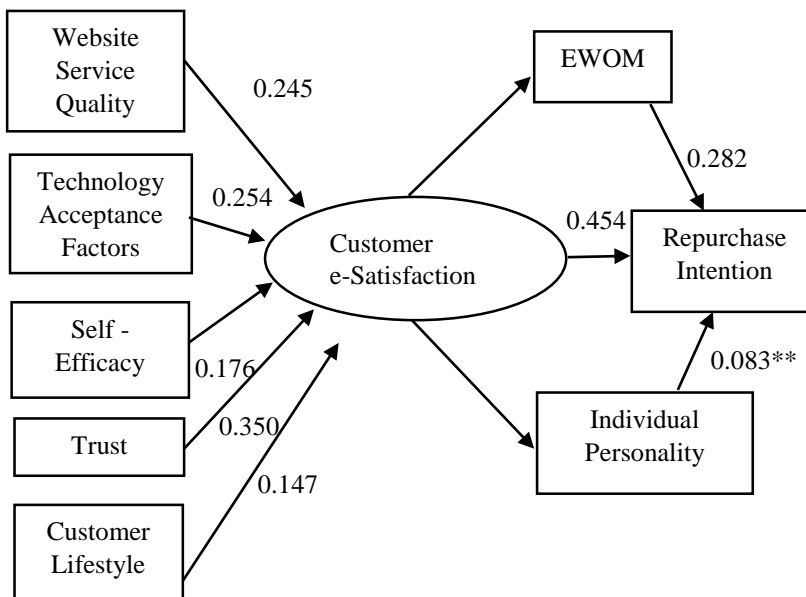


TABLE 3
Hypotheses Testing

Hypotheses	Structural path	Std. loadings	S.E.	<i>t</i>
H1	ES→RI	0.454	0.063	5.085*
H2	WSQ→ES	0.245	0.048	4.773*
H3	TAF→ES	0.254	0.053	4.366*
H4	SE→ES	0.176	0.048	3.565*
H5	T→ES	0.350	0.055	5.669*
H6	LS→ES	0.147	0.044	3.542*
H7	ES× EWOM→RI	0.282	0.049	4.167*
H8	ES× PER→RI	0.083	0.064	0.926

Note. * indicates significant t value and supported hypotheses

4. DISCUSSION AND CONCLUSION

Sales through the Internet will continue to increase in coming decades. Nowadays the Internet has shaped new business models and introduced emerging rules. During the last decades, customers were presented with choices of several electronic business models all over the world. All of these show that the selling and marketing concepts are influenced by new methodologies and strategies.

In the current study, we focus on customer satisfaction and repurchase intention in the electronic sector. We intend to explore the factors affecting customer e-satisfaction. The most important factors which affect Indian online customers were identified and regarding their definition we put them in two categories as technological and individual factors.

Evidence suggests website service quality directly and positively affect customer e-satisfaction. This finding supports previous literature (Tandon et al., 2018; Chuang and Chiu, 2017; Lin and Sun, 2009). Also this study demonstrates that technology acceptance factors strongly affect customer e-satisfaction and can be one of the main determinants of e-satisfaction. This result supports previous literature (Islam, 2011; Lin and Sun, 2009). These two factors are considered as technological factors and, based on results, they have strong effect on e-satisfaction.

The results suggest a relationship between self-efficacy and e-satisfaction. This weak relationship showed that this factor has less effect than the others. These findings resonate with Hsu et al. (2006) and Pappas et al. (2014). Trust strongly affects e-satisfaction and based on the results it can be the main e-satisfaction determinant. This

finding is consistent with existing literature (Pappas et al., 2014; Singh, 2017). Lifestyle also influences e-satisfaction but its impact is the least. E-commerce in India. not widespread yet as in developed countries; maybe it is because of less trust in online shopping here, thus it is reasonable that customer lifestyle has the least effect. By the way, this is consistent with the literature (Hassan et al., 2017; Mohamed et al., 2014).

Besides, we intend to investigate e-satisfaction effect on repurchase intention. Despite several studies that prove this effect (Saleem et al., 2017; Singh, 2017; S. Yang et al., 2017), there are only a few studies on this aspect in India. We found that customer e-satisfaction strongly affects repurchase intention. Moreover, EWOM and personality were studied as mediating variables. Despite the fact that the EWOM-customer repurchase intention relationship has been studied (Bulut and Karabulut, 2018; Ismagilova et al., 2017; Matute et al., 2016), we tried to show the moderating effect of EWOM. EWOM has effect on satisfied customers and their intentions. As our results show, EWOM positively moderates this relationship. This finding extends the existing literature by addressing that EWOM applies a stronger impact on repurchase intention.

This study investigated extroversion and the effect of personality on customer behaviors. The findings show that personality does not moderate the impact of e-satisfaction on repurchase intention. However, this finding is contrary to that of Mohamed et al. (2014). Extroverted customers are less motivated to shop online even though they had shopped successfully in the past; they prefer to interact with others within daily routines.

5. THEORETICAL CONTRIBUTION

This study makes the following theoretical contributions. We defined a new cluster of determinants affecting e-satisfaction named individual and technological factors. The most determinative of customer e-satisfaction is trust, technology acceptance factors and website service quality respectively. This study also defines EWOM as a moderator, which is a new consideration in academic literature.

6. MANAGERIAL IMPLICATIONS

Findings of this study suggest that online retailers should consider customer attributes and personal determinants of their repurchase

intention and apply different marketing strategies to enhance the repurchase rate. They should focus on customer acceptance of their online shopping and make a powerful back end support system to overcome technological disturbances. Moreover, they should consider different marketing tools such as advertising, and also consider EWOM to build strong relations with customers to improve their trust. Managers also can do exact market research based on the cognition about customer perceptions in order to reach their goals. Any online shopping manager should be aware of how these factors affect e-satisfaction and repurchase intention.

7. LIMITATIONS AND FURTHER RESEARCH

The results of current research have been limited by some factors, which can offer avenues for future research. This research was conducted in Delhi and Mumbai in India, and cultural heterogeneity of the sample and low information technology infrastructure may have disruptive effect on the results, so future researchers can do this research on an international scale to compare the results from different countries and make comparative evaluations. Another limitation of this study is the ignorance of control variables such as education and monthly income. Future studies can consider these factors to achieve more accurate assessment about repurchase intention. To widen investigation in e-commerce, future researches can consider other sectors such as e-banking.

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APPENDIX A Demographic Profile

	No.	Percentage
Gender		
Male	186	52.2
Female	204	47.7
Marital status		
Single	308	79.0
Married	82	21.0
Age		
Under 20	42	10.8
21-30	208	53.3
31-40	118	30.3
40+	22	5.6
Education		
Gymnasium	49	12.6
High School	107	27.4
University	189	48.5
Postgraduate	45	11.5

APPENDIX B Constructs and Items

Constructs	Items
Website Service Quality (WSQ)	When I shop again, the same shopping website personnel or Records would remember my related consumption habits(WSQ1) I am confident in buying products from the shopping website(WSQ2)

APPENDIX B

Constructs	Items
	<p>I feel secure in buying products from the shopping website(WSQ3)</p> <p>I trust that the shopping website can provide appropriate service to me(WSQ4)</p>
Technology Acceptance Factors (TAF)	<p>I feel that the browse function in the shopping website can increase my shopping efficiency(TAF1)</p> <p>I feel that the credit function in the shopping website can raise my shopping efficiency(TAF2)</p> <p>I feel that the operations of the shopping website are easy to understand and convenient to use(TAF3)</p> <p>I feel that the shopping website saves me a lot of other related shopping time(TAF4)</p>
Self-Efficacy (SE)	<p>I feel capable of locating shopping sites on the internet(SE1)</p> <p>I feel comfortable searching for information about a product on the internet(SE2)</p>
Trust (TR)	<p>Based on my online shopping experience, I know that online shops are honest (TR1)</p> <p>Based on my experience with online shop, I know they are not opportunistic(TR2)</p> <p>Based on my experience with online shops, I know they keep their promises to customers(TR3)</p> <p>Based on my experience with online shops, I know they are trustworthy(TR4)</p>
Time-oriented Lifestyle (LS)	<p>I am the kind of person who prefers efficient way to manage my time when making a purchase on the internet(LS1)</p> <p>I am the kind of person who spends a lot of time looking for other online retailers(LS2)</p> <p>I am the kind of person who saves time when shopping online on the internet(LS3)</p> <p>I like to shop online on my own schedule(LS4)</p> <p>Average score I use the internet frequently(LS5)</p> <p>I spend a lot of the time using the internet(LS6)</p> <p>I have advanced internet-related skill(LS7)</p> <p>Average score I find overall happiness with the price at that shopping web site(LS8)</p> <p>That shopping website offers a good economic value(LS9)</p>

APPENDIX B (*continued*)

Constructs	Items
Customer E-Satisfaction (ES)	I am satisfied with this shopping website's related business process(ES1) I like the content and layout of this shopping website(ES2) Holistically speaking, I am satisfied with this shopping website's service level(ES3)
Electronic Word of Mouse (EWOM)	This website includes a large number of consumer reviews (EWOM1) The volume of review information on this website is large (EWOM2) A great number of consumers publish their recommendations on this website (EWOM3) I think that consumers' recommendations on this website are credible (EWOM4) I think that consumers' recommendations on this website are believable (EWOM5) I think that review information on this website is trustworthy (EWOM6) The comments on this website are timely (EWOM7) The comments on this website are up to date (EWOM8) The comments on this website are current (EWOM9)
Extroversion (PER)	I like the life at social functions(PER1) I feel comfortable around people(PER2) I start conversations(PER3) I talk to a lot of people at social functions(PER4) I don't mind being the center of attention(PER5) I don't talk a lot(PER6) I keep in the background(PER7) I have little to say(PER8) I don't like to draw attention to myself(PER9) I am quiet around strangers(PER10)
Repurchase Intention (RI)	I intend to continue online shopping in the future(RI1) I will continue online shopping in the future(RI2) I will regularly use online shops in the future(RI3)